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ABSTRACT

A national study of student aid recipients during the 1978-79 academic year was undertaken to prepare for policy discussions on federal aid programs for reauthorization of the Higher Education Act. The report focuses on the characteristics of students receiving aid and the typical patterns of packaging financial aid for students in independent colleges and universities. Among the highlights are these: 58 percent of all undergraduates in independent colleges and universities received some form of financial aid. Parental income determined the range of schools to which students had access. The lower the family income, the larger the student's unmet financial need, despite availability of a variety of aid programs. Independent school undergraduate aid recipients had the highest unmet need, averaging $615 per student. The average parental contribution as a percentage of total student expenses ranged from 4.9 percent (for the $0 to $6,000 income group) to 77 percent (over $36,000 income). Need-based grants ranged from an average of 49.2 to 12.1 percent of total expenses for those income groups. Lower income groups received this aid primarily from state and federal programs, while higher income groups received it primarily from institutional funds. On the average, students supplied one-third of total college expenses, though upper-income students bore a greater self-help burden. Data tables accompany the survey analysis. (MSE)

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Undergraduate Student Aid Recipients at Independent Colleges and Universities 1978-1979

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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ACKNOWLEDGEMENTS

This report is an analysis of our findings from a survey of student aid recipients at independent colleges and universities during 1978-79. The purpose of this survey is to provide accurate information about student aid recipients and student aid packaging at independent colleges and universities to policy-makers during the current discussions of the reauthorization of the Higher Education Act.

The survey utilized a 10 percent sample of student aid recipients at a stratified, random sample of 949 independent institutions with enrollments of 500 or greater. The 8,000 student records in the nationally weighted data base represent 1.08 million aid recipients attending independent colleges and universities during the 1978-79 academic year.

We wish to express our appreciation to the financial aid officers at participating institutions, to Julianne Still Thrift and Nancy Carter of the NIICU staff for their assistance in data editing and analysis and to the JMA staff for their assistance in data gathering and computer programming. Finally, we would like to thank the Exxon Education Foundation who provided NIICU the grant assistance to conduct a two-year survey, and the Lilly Endowment, Inc. who provided partial support for this monograph series.

Having made these acknowledgements, the full responsibility for the conclusions of this report rests with the authors.

Virginia Ann Fadil
W. John Minter

UNDERGRADUATE STUDENT AID RECIPIENTS

AT INDEPENDENT COLLEGES AND UNIVERSITIES

1978-79

In order to prepare for the 1979-80 policy discussions on student assistance programs to be considered in the reauthorization of the Higher Education Act, the National Institute of Independent Colleges and Universities conducted a survey of student aid recipient records from a national sample of aid recipients attending independent colleges and universities during the 1978-79 academic year. This monograph is the first in a series of reports analyzing the results of this survey. This report focuses on the characteristics of students receiving aid and the typical patterns of packaging financial aid for students attending independent colleges and universities.

Highlights of the NIICU 1978-79 Student Aid Recipient Survey

-- Fifty-eight percent (1.08 million) of all undergraduates attending independent colleges and universities received some form of financial aid.

-- Overall access was a function of parental income. Low income students generally had access to lower tuition independent colleges, while students from middle income families could choose from a wider range of institutions.

-- Despite the availability of many different aid programs, the lower the parental adjusted gross income, the larger the student's unmet need. This finding holds despite the fact that the lower income students generally attended colleges with lower tuitions. However, independent undergraduate aid recipients evidenced the highest level of unmet need, averaging $615 per student.

-- The average required parental contribution as a percentage of total student expenses ranged from 4.9 percent for the $0 to $6,000 income group to 77.0 percent for the over $36,000 income group. While the lower income groups showed more unmet need, the higher income groups, generally with more than one child in college, revealed the need to borrow money in order to offset the required parental contribution.

-- Need-based grants as a percentage of total student expenses ranged from an average of 49.2 percent in the $0 to $6,000 income group to 12.1 percent in the over $36,000 income group. Grant aid for lower income groups came primarily from federal and state need-based grant programs, while middle-income groups were more likely to receive institutional need-based grant aid.

-- Students supplied, on the average, about one-third of total college expenses, although students from middle-income families with adjusted gross incomes between $12,000 and $30,000 bore a greater self-help burden than other income groups.

-- For all income groups, the three most common student aid packaging patterns were grant aid only, grant and loan only, and a combination of grant aid, work and loans. Packaging patterns had a direct relationship to total student budgets. Generally, grant aid only was found in packages where total student expenses were lowest. Grant and loan only was used for mid-level educational budgets, and grant, work and loan was used for higher educational budgets. Higher budgets were directly related to higher tuition. This pattern of aid packaging held for recipients throughout all income groups and for dependent as well as independent students.

INTRODUCTION

When policy discussions were taking place regarding the Middle Income Student Assistance Act in January 1978, no accurate information was available about how parents and students financed higher education. Even less was known about the packaging of student aid -- that is, what combination of grants, work and loans were given to qualified students demonstrating financial need. The Higher Education Amendments of 1972 and 1976 presupposed a policy goal that the balanced packaging of aid should be some combination of grant, work and loans based upon the student's and parents' ability to finance higher education.

In order to prepare for the 1979 policy discussions on student assistance programs to be considered in the reauthorization of the Higher Education Act, the National Institute of Independent Colleges and Universities conducted a survey of student aid recipient records from a national sample of aid recipients attending independent colleges during the fall and spring of 1978-79. This monograph is the first in a series of reports analyzing the findings of this survey, to be followed by a survey on aid recipients at independent colleges and universities in 1979-80. This report focuses on the findings of the study relating to typical patterns of packaging aid for undergraduate recipients for the academic year 1978-79. Following reports will analyze: 1) student financial aid from an institutional perspective; and 2) the impact of the Middle Income Student Assistance Act upon both lower and middle income students in providing increased assistance for financing their higher education.

Methodology

Formerly, studies of student financial assistance usually have been limited to surveys of institutional aggregate data. Both accounting reports from the Office of Education on student assistance as well as the Minter-Bowen 4th Annual Report on Independent Higher Education provide national sample aggregate data.

For this study, we have drawn a two-stage random sample of institutions and student aid recipient records in order to study the patterns of individual aid packaging.

The population sampled in this study includes the aid records of all students (both undergraduate and graduate) attending independent colleges and universities with enrollments equal to or greater than 500. From 949 institutions falling within this category, 85 institutions were randomly selected from this sample frame (See Appendix A: List of Institutions in Sample).

Institutions were selected and stratified by the following categories: 1) residential - non-residential; 2) type of institution (universities, four-year colleges and two-year colleges); 3) level of tuition (Fall 1977); 4) region; and 5) per capita appropriation for student aid. (Please see Appendix B: Technical Supplement for a detailed explanation of the sampling procedure.)

Each institution selected provided a 10 percent sample of aid recipients, both graduate and undergraduate. This resulted in a collection of over 9,600 student records. A survey questionnaire was developed to collect information readily available from student aid records. (See Appendix C: Student Aid Recipient Survey.) The final sample was weighted to match the proportion of the population at each of the five stratification levels. The nationally weighted sample now contains 8,000 records with the breakdown of recipients as follows:

TABLE 1

NIICU STUDENT AID RECIPIENT DATA BANK

	Number of Records	Percent of Total Recipient Population
Graduate Students	532	6.6%
Undergraduate Students	7,468	93.4%
Dependent	(6,206)	(77.6)
Independent	(1,262)	(15.8)
Total Recipients	8,000	100.0%

This report will focus on undergraduate student financial assistance; therefore, only the undergraduate portion of the data bank has been used in our analysis of the findings of the 1978-79 survey.

UNDERGRADUATE AID RECIPIENTS AT INDEPENDENT COLLEGES AND UNIVERSITIES 1978-79: AN OVERVIEW

During the fall of 1979, there were over 1.8 million undergraduates enrolled at independent colleges and universities. Over 58 percent, or approximately 1.08 million students received some form of financial assistance. Table 2 shows the breakdown of undergraduate aid recipients for 1978-79.

TABLE 2

PERCENTAGE DISTRIBUTION OF UNDERGRADUATE AID RECIPIENTS
BY INCOME
AT INDEPENDENT INSTITUTIONS FALL 1978-79
949 Institutions With Enrollments of 500 or More
TOTAL UNDERGRADUATE AID RECIPIENTS 1978-79

	Number in Sample	Estimated Number of Recipients*	Percent of Total Recipients	Percent of Total Undergraduate Enrollment
Dependent Undergraduate Aid Recipients	6,206	893,778	83.1%	48.6%
Independent Undergraduate Aid Recipients	1,262	181,767	16.9	9.9
Total Undergraduate Aid Recipients	7,468	1,075,545	100.0%	58.5%

*Source: National Center for Education Statistics: 1978 Fall Enrollment

Little is known about the parental incomes of the other 41 percent of undergraduates attending independent colleges -- or how many of those students could qualify for aid. More should be known as a result of the 1978-79 NIICU student aid recipient survey, for it is estimated that the Middle Income Student Assistance Act passed in 1979 will provide aid to about 80 percent of undergraduates (all those with parental adjusted gross incomes up to $25,000) presently attending college. In addition, this Act provided for increased assistance to low and lower middle income students and independent students.

Undergraduate dependent students accounted for approximately 83 percent of undergraduates on financial assistance while independent students accounted for approximately 17 percent of the undergraduates

on aid. Table 3 provides a breakdown of undergraduate recipients by parental adjusted gross income.

TABLE 3

PERCENTAGE DISTRIBUTION OF UNDERGRADUATE AID RECIPIENTS
BY INCOME
AT INDEPENDENT INSTITUTIONS FALL 1978-79
949 Institutions With Enrollments of 500 or More
TOTAL UNDERGRADUATE DEPENDENT AID RECIPIENTS

Parental Income	Number in Sample	Estimated Number of Recipients*	Percent of Total Recipients	Percent of Total Undergraduate Enrollment
$0-6,000	919	132,279	14.8%	7.2%
$6-12,000	1,168	168,030	18.8	9.1
$12-18,000	1,404	201,994	22.6	11.0
$18-24,000	1,160	167,137	18.7	9.1
$24-30,000	775	111,722	12.5	6.1
$30-36,000	333	48,264	5.4	2.6
$36,000+	186	26,813	3.0	1.5
Income Unknown	261	37,539	4.2	2.0
Total Recipients	6,206	893,778	100.0%	48.6%

*Source: National Center for Education Statistics: 1978 Fall Enrollment

One of the major findings of the 1978-79 survey was that the three-quarters of students on financial aid came from families with incomes below $24,000, and almost three-fifths of the aid recipients came from families with parental adjusted gross incomes below $18,000. Almost 894,000 dependent undergraduate students received aid at independent colleges and universities in 1978-79. One of the major purposes of the survey was to determine the packaging patterns of financial aid in the independent sector.

Therefore, dependent and independent undergraduates were broken into separate groups. Dependent undergraduates were broken down by parental adjusted gross income, and then each group was broken down by all the possible patterns of financial aid packaging. Independent aid recipients also were separated into all the possible patterns of financial aid packaging.

Table 4 below, which details the major packaging patterns for all dependent aid recipients in 1978-79, shows that the three most common packaging patterns were grant aid only, grant and loan only, and a combination of grants, work and loans. One of the major findings was that the federal policy goal for student aid packaging to combine grant aid, work and loans was found in less than one quarter of the cases.

TABLE 4

PACKAGING PATTERNS FOR ALL UNDERGRADUATE DEPENDENTS
BY PARENTAL INCOME AT INDEPENDENT INSTITUTIONS
ACADEMIC YEAR 1978-79

Parental Incomes / Type of Aid	Less Than or Equal To $6,000	$6,000 - 12,000	$12,000 - 18,000	$18,000 - 24,000	$24,000 - 30,000	$30,000 - 36,000	Greater Than or Equal to $36,000	Adjusted Gross Income Unknown	Totals
Grant Aid Only	382	359	347	282	208	112	50	190	1930
	41%	31%	25%	24%	26%	32%	26%	71%	31.09%
Work Only	5	3	7	0	0	5	0	8	28
	0	0	0	0	0	2%	0	3%	.45%
Loan Only	24	14	44	83	63	35	44	33	340
	3%	1%	3%	7%	8%	11%	24%	13%	5.48%
Grant and Work Only	130	161	160	115	73	31	16	9	700
	14%	14%	11%	10%	10%	9%	9%	3%	11.28%
Grant and Loan Only	245	323	456	364	220	88	49	11	1756
	27%	28%	33%	32%	29%	26%	26%	4%	28.29%
Work and Loan Only	3	1	18	17	13	7	3	3	65
	0	0	1%	1%	2%	2%	2%	1%	1.05%
Grant and Work and Loan Only	130	307	372	299	193	55	24	7	1387
	14%	26%	27%	26%	25%	17%	13%	3%	22.35%
Totals	919	1168	1404	1160	775	333	186	261	6206
	14.8%	18.8%	22.6%	18.7%	12.5%	5.4%	3.0%	4.2%	100.0%

The packaging patterns of independent students were similar to dependent students, except that the proportion of independent students on grant aid only was significantly higher, and the proportion having a combination of grant, work and loan as part of their student packages was much lower than for dependent undergraduates.

TABLE 5

PACKAGING PATTERNS FOR INDEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

Type of Aid	Number of Recipients (Percent)
Grant Aid Only	601 (48%)
Work Only	5 (0%)
Loan Only	94 (7%)
Grant and Work Only	79 (6%)
Grant and Loan Only	289 (23%)
Work and Loan Only	17 (1%)
Grant and Work and Loan Only	177 (14%)
Totals	1,262 (100%)*

*Percentages do not total due to rounding.

In order to look more closely at the students who were on aid and at specific packaging patterns, dependent and independent undergraduates were analyzed separately. Dependent undergraduates were looked at by parental adjusted gross incomes, and each group was further broken down by the kind of student aid package they received. Independent undergraduates were also separated into groups by the major patterns of financial aid packaging. The following sections contain a detailed analysis of our findings.

ALL DEPENDENT UNDERGRADUATE AID RECIPIENTS 1978-79 -- AN OVERVIEW

In 1978-79, about 49 percent of all dependent undergraduates at independent colleges and universities received some form of student financial assistance. The 6,206 student records included in this portion of the data bank represent approximately 894,000 such students enrolled in the independent sector of higher education. They constitute 83.1 percent of all undergraduate aid recipients (both dependent and independent) at independent colleges and universities.

CHART 1

DEPENDENT UNDERGRADUATES: ALL INCOMES

1978-79

(N = 6206)

83.1 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	47.8%	Average	20
Female	52.2	Median	N.A.
Racial/Ethnic Composition:		Registration Status:	
Black	10.0%	Full-Time	98.7%
Hispanic	3.3	Part-Time	1.2
Asian/Pacific Islander	2.2	Less Than Part-Time	0.1
American Indian/Alaskan Indian	0.2	Local Residence:	
White	84.4	On Campus	60.5%
		Off Campus (at family home)	30.6
Academic Level:		Off Campus (in community)	8.9
Freshman	35.9%		
Sophomore	27.4		
Junior	19.8		
Senior	15.8		
5th Year	1.2		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	43.5%	$1,046
SEOG	21.3	656
State (Need-Based)	46.9	1,131
Institutional (Need-Based)	44.7	1,171
CW-S (Federal, State, Institutional, Off Campus)	38.2	692
NDSL	36.9	808
FISL/GSL	22.1	1,650

Overall more than half of the dependent students receiving aid in 1978-79 were female. About 16 percent of aid recipients were from minority groups, and more than 35 percent of these students were freshmen. An overwhelming majority (98.7 percent) attended full-time, and the average age of these recipients was twenty, very much reflecting that independent colleges and universities tend to serve the traditional-age college student who attends full-time. One of the more surprising findings, however, was that slightly over 30 percent of these students resided at home, rather than on campus.

In 1978-79 there were almost 894,000 dependent undergraduates attending independent colleges and universities. Almost half of these students received some form of financial assistance. The three largest single sources of grant aid were state need-based grant aid, institutional need-based aid and Basic Grants. State need-based grants were the largest single source of grant aid. Almost half of all aid recipients at independent colleges received a state need-based grant, at an average of $1,131 per recipient. The next largest single source of grant aid came from institutions, with 45 percent of all aid recipients receiving an average need-based grant of $1,171. More than two-fifths (43.5 percent) of aid recipients received a BEOG, averaging $1,046 per recipient, while one out of five received a SEOG, averaging $656 per recipient.

Self-help aid (work and loans) also were important sources of assistance. Almost two-fifths had some sort of work as part of their aid package averaging $692 per recipient. About 37 percent of recipients had an NDSL averaging $808 per student, while more than one-fifth had FISL/GSL loans averaging $1,650 per recipient.

Table 6 below, which gives the average grant amounts for all undergraduate dependent aid recipients, shows that need-based grants from federal, state and institutional sources accounted for approximately 33 percent of total student expenses. Grant aid, including parental contributions, accounted for about 57 percent of total student expenses. Self-help, including loans, work and expected student contributions, accounted for an average of 33 percent of total student expenses for all dependent undergraduate aid recipients. The unmet need for dependent undergraduates averaged $149, or about three percent on an average total student budget of $5,071.

TABLE 6

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = ALL INCOME GROUPS N = 6206

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$2,917		57.5%	
B. Room and Board	1,103		21.8	
C. All Other Budgeted Expenses	1,051		20.7	
TOTAL STUDENT EXPENSES (A + B + C)		$5,071		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$1,254		24.7%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 455		9.0%	
Supplemental Grants (SEOG)	140		2.8	
State Grants (Including SSIG)	530		10.5	
Institutional Grants	524		10.3	
Total Need-Based Grants	$1,649		32.6%	
3. Sub-Total (1 + 2)		$2,903		57.3%
Self-Help				
4. Student Employment				
College Work-Study (CWS)	$ 190		3.7%	
State/Institutional Work Programs	90		1.8	
Total Student Employment	$ 280		5.5%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 298		5.9%	
Guaranteed Student Loans (FISL/GSL)	366		7.2	
Institutional Loans	22		0.4	
Total Student Loans	$ 686		13.5%	
6. Expected Student Contributions	$ 684		13.5%	
7. Sub-Total (4 + 5 + 6)		$1,650		32.5%
Other Aid				
8. Aid From All Other Sources*		$ 369		7.3%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$4,922		97.1%
BALANCE (Total Expenses - Total Resources)		$ 149		2.9%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

National averages are useful for an overview, but tend to hide the specific characteristics and differences among various groups of dependent students by parental adjusted gross income. Therefore, undergraduate dependent aid recipients were separated into eight separate groups, by parental income. The groups were divided into income intervals of $6,000, starting with $0 to $6,000 and finishing with $36,000 and greater. In addition, a category for dependent aid recipients with no required reported parental income is also included. Then each group of recipients was further divided according to three major types of student aid packages found within each income group.

Sample packages then were developed by the major sources of aid within each income sub-group. A separate analysis of each of these income groups and major packaging patterns of aid recipients follows.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes of $6,000 or Less

The 919 student records in this portion of the data file represent almost 133,000 such students enrolled at independent colleges during 1978-79. They constitute 12.3 percent of all undergraduate aid recipients enrolled in the independent sector of higher education.

CHART 2

DEPENDENT UNDERGRADUATES: INCOMES OF $6,000 OR LESS

1978-79

(N = 919)

12.3 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	46.0%	Average	20
Female	54.0	Median	20
Racial/Ethnic Composition:		Registration Status:	
Black	20.7%	Full-Time	97.4%
Hispanic	5.7	Part-Time	2.6
Asian/Pacific Islander	5.0	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.5	Local Residence:	
White	68.1	On Campus	50.7%
		Off Campus (at family home)	38.7
Academic Level:		Off Campus (in community)	10.6
Freshman	33.1%		
Sophomore	29.1		
Junior	19.5		
Senior	15.8		
5th Year	2.6		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	83.5%	$1,365
SEOG	26.9	673
State (Need-Based)	52.4	1,165
Institutional (Need-Based)	31.6	1,110
CW-S (Federal, State, Institutional, Off Campus)	32.7	780
NDSL	31.9	768
FISL/GSL	10.7	1,476

A large portion of these recipients (almost 32 percent) were from minority racial and ethnic groups. Over one fifth of these recipients were black. Most of these students were registered full-time (97.4 percent), although a slightly higher percentage (2.6 percent) were part-time compared to the national average (1.3 percent). An even higher percentage of these students resided at home (38.7 percent) compared to the national average (30.6 percent).

The aid profile of this group differs significantly from the national profile of aid recipients. In general, this group receives a higher percentage of federal and state need-based grants, but a smaller percentage of institutional aid, work-study awards and loans.

The two largest single sources of grant aid for these recipients were Basic Grants and need-based state grants. Over 83 percent of these students received a BEOG at an average grant amount of $1,365. More than half (52.4 percent) received a need-based state grant averaging $1,165 per recipient. Although a lower percentage of these students had college work-study as part of their package, the work-study award was higher ($780) than the national average ($692).

Table 7 below, which gives the average grant amount for all aid recipients in this group, shows that need-based grants from federal, state and institutional sources accounted for approximately 49 percent of total student expenses. Grant aid, including parental contributions, accounted for about 54 percent of total student expenses which was lower than the national average of 57 percent. Self-help, including loan, work and expected student contributions, accounted for an average of 29 percent of total student expenses for all dependent undergraduate aid recipients in this group which was slightly lower than for dependent undergraduate aid recipients nationally (32.5 percent) at independent colleges and universities. The unmet need for undergraduates in this portion of the data file was almost three times higher ($406) than the average unmet need amount ($149) for all dependent undergraduate aid recipients, accounting for almost nine percent of total student expenses.

TABLE 7

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $6,000 OR LESS . N = 919

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$2,554		55.0%	
B. Room and Board	965		20.8	
C. All Other Budgeted Expenses	1,121		24.2	
TOTAL STUDENT EXPENSES (A + B + C)		$4,640		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 228		4.9%	
2. Need-Based Grants				
Basic Grants (BEOG)	$1,139		24.6%	
Supplemental Grants (SEOG)	181		3.9	
State Grants (Including SSIG)	611		13.2	
Institutional Grants	350		7.5	
Total Need-Based Grants	$2,281		49.2%	
3. Sub-Total (1 + 2)		$2,509		54.1%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 190		4.1%	
State/Institutional Work Programs	92		2.0	
Total Student Employment	$ 282		6.1%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 245		5.3%	
Guaranteed Student Loans (FISL/GSL)	157		3.4	
Institutional Loans	21		0.4	
Total Student Loans	$ 423		9.1%	
6. Expected Student Contributions	$ 646		13.9%	
7. Sub-Total (4 + 5 + 6)		$1,351		29.1%
Other Aid				
8. Aid From All Other Sources*		$ 374		8.1%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$4,234		91.3%
BALANCE (Total Expenses - Total Resources)		$ 406		8.7%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Recipients in this group were enrolled in colleges with lower tuition, $2,554 compared to $2,914 nationally, accounting in part for their lower total student expenses. However, all other expenses ran slightly higher than the national average, reflecting the larger percentage of recipients who resided at home.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes of $6,000 or Less

This group of aid recipients presented some perplexing problems during the 1978-79 survey. At first, before the data were weighted nationally, our preliminary findings from the raw data indicated that a large percentage of these students were not receiving a Basic Grant. After returning this group of student records to the institutions, it was found that a significant percentage had received a BEOG later; further, some student records with non-reported parental income had been recorded as $0 income, and thus appeared as part of the $0 to $6,000 group.

After adjusting for these differences and creating a separate file for aid recipients not requiring reported parental incomes, almost 17 percent of these recipients still did not receive or qualify for a Basic Grant. A tabulation of the reasons for these students not receiving a Basic Grant are listed in detail in Appendix D. The largest single group (25 percent) were students who did not submit student eligibility reports, or did not complete them, did not apply for BEOG at all, or did not apply after receiving notice of their eligibility; the second largest group (15 percent) were disqualified due to equity in the family home; and the third largest group (10 percent) were disqualified because of a combination of equity in the family home and investments.

The results of this follow-up survey for non-BEOG recipients led to adding additional questions on assets and savings for the 1979-80 follow-up survey of student aid recipients at independent colleges and universities.

But beyond the problem with Basic Grants, the patterns of aid for the $0 to $6,000 income group are far more various than for other income groups. Other than Basic Grants and state need-based grants, the packaging patterns of aid from other federal and institutional sources varies more for this group. (Compare Tables 6 and 7 above.)

TABLE 8

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE

AID RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $6,000 OR LESS

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	382	41%
Work Only	5	0
Loan Only	24	3
Grant and Work Only	130	14
Grant and Loan Only	245	27
Work and Loan Only	3	0
Grant and Work and Loan Only	130	14
Total	919	100%*

*Percentages do not total due to rounding.

Over two-fifths of this group were on grant aid only. The following table presents examples of typical student packages for the major packaging patterns in this group: 1) grant aid only; 2) grant and loan only; and 3) grant, work and loan only.

TABLE 9

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $6,000 OR LESS

(N = 919)

Average Dollar Amounts Per Recipient

Grants/Parental Contributions	Grant Aid Only (41%)* Commuter	Grant and Loan Only (27%)* Resident	Grant and Work and Loan Only (14%)* Resident
1. Expected Parental Contributions	$ 0**	$ 0**	$ 0**
2. Need-Based Grants			
Basic Grants (BEOG)	$1,600	$1,600	$1,600
Supplemental Grants (SEOG)			655
State Grants (Including SSIG)	1,230	1,074	
Institutional Grants		765	1,396
Total Need-Based Grants	$2,830	$3,439	$3,651
3. Sub-Total (1 + 2)	$2,830	$3,439	$3,651
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$ 727
State/Institutional Work Programs			
Total Student Employment			$ 727
5. Student Loans			
National Direct Student Loans (NDSL)		$ 768	$ 761
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans		$ 768	$ 761
6. Expected Student Contributions	$ 946	$ 683	$ 683
7. Sub-Total (4 + 5 + 6)	$ 946	$1,451	$2,171
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$4,096	$5,183	$5,847
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$3,776	$4,890	$5,822
BALANCE (Total Expenses - Total Resources)	$ 320	$ 293	$ 25

*Percentage of recipients in this group with this type of financial aid.
**Eighty percent of parents in the $0-6,000 category had no required parental contribution; this budget is for a commuter student.

In the above table it can be seen that 41 percent of the dependent students with parental adjusted gross income of $6,000 or less received grant aid only. Of this group, 52 percent lived at home and commuted to college. The above table provides a sample package which reflects the most common award package for this group of students who commuted to college. The only figure which is not an average is the Basic Grant since only one-fifth of the parents from this group were required to make a parental contribution. This group of students attended low tuition independent schools. Tuition averaged $2,321 for these students. Almost 88 percent of this group received a BEOG, and about 60 percent received a need-based state grant. Students in this group still needed, on the average, $320 to meet their total expenses.

Other aid packages showed that only 28 percent received an institutional grant at an average of $924 per recipient, and another 18 percent received an SEOG averaging $527 per recipient.

The next most common package for this income group was grant and loan only, found in 27 percent of the recipients. Since over half of these recipients resided on campus, the sample package shown is for a resident student. Once again, since only 20 percent of the parents were required to make a contribution, the Basic Grant is not an average, and assumes no parental contribution; 90 percent of these recipients received a BEOG. Average tuition was $2,804 for this group, which was higher than for those students on grant aid only. The next most common forms of grant aid were state aid and institutional need-based grants. Seventy-three percent received a state need-based grant averaging $1,074 per recipient, and 50 percent received an institutional need-based grant averaging $765 per recipient. After all aid was given, these students still needed almost $300 to meet their expenses.

Other aid packages showed that for these recipients of grants and loans only, another 38 percent received an SEOG averaging $757 per recipient. The most common loan was NDSL with 67 percent of these students taking an NDSL at an average of $768 per recipient. Another quarter had a FISL/GSL loan at an average of $1,190 per recipient.

The third most common packaging pattern for this income group was a combination of grant, work and loan. Since nearly three-quarters of these recipients resided on campus, the sample budget above is for resident students only. Students with this type of aid package had much higher total expenses. Tuition for this group averaged $3,244 per recipient, reflecting attendance at higher-priced colleges.

Eighty-two percent of these students received a BEOG. The other most common forms of grant aid were institutional need-based aid and SEOG's. Fifty-four percent of these recipients had an institutional grant averaging $1,396 per recipient and 44 percent received an SEOG, averaging $655 per recipient. Only 29 percent received a state need-based grant, indicating that a large proportion of these students attended college out of state and, therefore, could not qualify for a state need-based grant.

The most common forms of self-help were NDSL's and CW-S awards. Over 85 percent of these recipients had an NDSL averaging $761 per recipient and a work-study award averaging $727 per recipient. This group of students showed the least unmet need of the three groups. The difference between total student resources and total student expenses was about $25 per student.

The 17 percent of the recipients with parental adjusted gross incomes of $6,000 or less who did not receive nor qualify for a Basic Grant looked slightly different than the group that received a BEOG. One-third of these parents were required to make a parental contribution averaging $1,865 compared to 20 percent of the group receiving BEOG. Tuition averaged $2,939 for the group. One-third resided at home, while over half resided on campus. The total budgeted expenses for the group averaged $5,051, only slightly higher than the grant aid only group.

The most common form of aid for the group not receiving a Basic Grant was institutional and state aid. Thirty-two percent received an institutional need-based grant averaging $1,956 per recipient, and 29 percent received a state need-based grant averaging $1,197 per recipient. Only 16 percent received a SEOG averaging $742 per recipient. A significant number of these students had other forms of federal and institutional aid. Eight percent received social security payments averaging $1,400 per recipient, 5.5 percent received Veteran's Administration payments averaging $406 per recipient, and six percent received employee dependent tuition remissions/discounts averaging $3,299 per recipient. These students were less well served by federal self-help programs than students with a BEOG. Only 24 percent had an NDSL, and 15 percent had a college work-study award. Another 22 percent had a FISL/GSL loan. Almost a quarter had merit-based grants (16.4 percent) from the institution and (7.2 percent) from the state. However, these students had the largest unmet need of the $0 to $6,000 income group; the difference between total student budget and total student resources averaged $1,075 per recipient giving some indication of the inability of these students to finance adequately their education.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Between $6,000 and $12,000

The 1,168 student records in this portion of the data bank represent approximately 156,000 aid recipients enrolled at independent colleges and universities during 1978-79. They constitute 15.6 percent of all undergraduate aid recipients.

CHART 3

DEPENDENT UNDERGRADUATES: INCOMES OF $6,000-12,000

1978-79

(N = 1168)

15.6 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		**Age:**	
Male	46.1%	Average	20
Female	53.9	Median	20
Racial/Ethnic Composition:		**Registration Status:**	
Black	14.8%	Full-Time	98.4%
Hispanic	3.3	Part-Time	1.6
Asian/Pacific Islander	2.2	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.1	**Local Residence:**	
White	79.6	On Campus	58.2%
		Off Campus (at family home)	33.6
Academic Level:		Off Campus (in community)	8.1
Freshman	31.6%		
Sophomore	30.4		
Junior	21.2		
Senior	16.4		
5th Year	0.3		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	82.5%	$1,099
SEOG	32.4	611
State (Need-Based)	58.9	1,101
Institutional (Need-Based)	40.1	1,124
CW-S (Federal, State, Institutional, Off Campus)	42.4	691
NDSL	40.8	788
FISL/GSL	15.2	1,435

Almost 54 percent of these recipients were female and about one-fifth were from minority and ethnic groups. Similar to other groups, 98 percent of these recipients attended college full-time. One-third of the recipients lived at home, slightly less than the $0 to $6,000 income group, but slightly more than the national average.

This group was the best served of all income groups by federal and state programs. More than four-fifths received a BEOG at an average of $1,099 per recipient. Nearly one-third of this group received a SEOG, averaging $611 per recipient. Nearly three-fifths of this group received a need-based state grant averaging $1,101 per recipient, two-fifths received an institutional need-based grant averaging $1,124, and over two-fifths received an average college work-study award of $691. A higher percentage of these students compared to the $0 to $6,000 group received institutional need-based grants (40.1 percent compared to 31.6 percent) and NDSL's (40.8 percent compared to 31.9 percent). The reason for these differences may be that a smaller percentage of these students (31 percent compared to 41 percent) were on grant aid only.

Table 10 below, which details the average grant amount for all aid recipients in this group, shows that need-based grants from federal, state and institutional sources accounted for approximately 45.2 percent of total student expenses. Grants, in addition to parental contributions, accounted for about 52 percent of the total student budget, still lower than the national average. Self-help from a combination of student contributions, loan, and work accounted for approximately 32 percent of the total student expenses. Unmet need for this group was almost eight percent on an average student budget of $4,877 -- almost three times greater than the national average.

TABLE 10

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $6,000-12,000 N = 1168

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$2,761		56.6%	
B. Room and Board	1,021		20.9	
C. All Other Budgeted Expenses	1,095		22.5	
TOTAL STUDENT EXPENSES (A + B + C)		$4,877		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 324		6.6%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 907		18.6%	
Supplemental Grants (SEOG)	198		4.1	
State Grants (Including SSIG)	648		13.3	
Institutional Grants	450		9.2	
Total Need-Based Grants	$2,203		45.2%	
3. Sub-Total (1 + 2)		$2,527		51.8%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 229		4.7%	
State/Institutional Work Programs	71		1.5	
Total Student Employment	$ 300		6.2%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 321		6.6%	
Guaranteed Student Loans (FISL/GSL)	218		4.4	
Institutional Loans	29		0.6	
Total Student Loans	$ 568		11.6%	
6. Expected Student Contributions	$ 708		14.5%	
7. Sub-Total (4 + 5 + 6)		$1,576		32.3%
Other Aid				
8. Aid From All Other Sources*		$ 387		7.9%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$4,490		92.0%
BALANCE (Total Expenses - Total Resources)		-$ 387		8.0%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Recipients from this group had wider access to choice of colleges than the $0 to $6,000 income group, although on the whole, they still attended lower tuition colleges. Average tuition for this group was $2,761, almost $150 lower than the national average, but slightly more than $200 above the average for the $0 to $6,000 income group.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $6,000 and $12,000

This group of recipients, the second largest group of dependent aid recipients at independent colleges and universities, was best served by a variety of federal and state programs. Since a significant number (17.5 percent) of these students did not receive a BEOG, they were also part of the follow-up study described above. The results of this follow-up survey can be found in Appendix D. A smaller percentage of this group were on grant aid only, and the typical packaging patterns varied somewhat from the $0 to $6,000 income group.

TABLE 11

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $6,000-12,000

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	359	31%
Work Only	3	0
Loan Only	14	1
Grant and Work Only	161	14
Grant and Loan Only	323	28
Work and Loan Only	1	0
Grant and Work and Loan Only	307	26
Total	1168	100%

As with the $0 to $6,000 income group, grant aid only was the most common aid pattern for 31 percent of this group. A combination of grants and loans was the second most typical package, found in 28 percent of the cases, and a combination of grant, loan and work was the third most typical pattern, found in over one-quarter of the cases. The table below exemplifies typical financial aid packages for each of these patterns.

TABLE 12

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $6,000-12,000

(N = 1168)

Average Dollar Amounts Per Recipient

	Grant Aid Only (31%)* Commuter	Grant and Loan Only (28%)*	Grant and Work and Loan Only (26%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$ 0**	$ 407	$ 407
2. Need-Based Grants			
Basic Grants (BEOG)	$1,600	$1,037	$1,052
Supplemental Grants (SEOG)			608
State Grants (Including SSIG)	1,075	1,057	
Institutional Grants		962	1,149
Total Need-Based Grants	$2,675	$3,056	$2,809
3. Sub-Total (1 + 2)	$2,675	$3,463	$3,216
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$ 687
State/Institutional Work Programs			
Total Student Employment			$ 687
5. Student Loans			
National Direct Student Loans (NDSL)		$ 737	$ 776
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans		$ 737	$ 776
6. Expected Student Contributions	$ 838	$ 650	$ 650
7. Sub-Total (4 + 5 + 6)	$ 838	$1,387	$2,113
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$4,135	$5,192	$5,681
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$3,513	$4,850	$5,329
BALANCE (Total Expenses - Total Resources)	$ 662	$ 342	$ 352

*Percentage of recipients in this income group with this type of financial aid package.
**Fifty-eight percent of the parents in the $6,000-12,000 income category with dependents on grant aid only had no required parental contribution; this budget is for a commuter student.

Thirty-one percent of dependent students with parental adjusted gross income between $6,000 and $12,000 received grant aid only. Since 62 percent of this group resided at home, the first budget is the average budget for a commuter student. Almost three-fifths of the parents from this group were not required to contribute to their child's education. Therefore, this budget reflects the typical budget for a student where no parental contribution was required.

The students on grant aid only tended to attend lower tuition schools. Average tuition for this group was $2,401. Eighty-six percent of this group received a Basic Grant and 85 percent received

a state need-based grant averaging $1,075 per recipient as shown in the above table. Only 13.1 percent received an SEOG averaging $391 per recipient and 26 percent received an institutional need-based grant averaging $645 per recipient. In general, the SEOG and institutional grants replaced state grants for those who did not receive state grants. The unmet need was highest for this group as with the $0 to $6,000 income group. The difference between total student expenses and total resources averaged about $622 per recipient.

The second most common packaging pattern for this income group was grant and loan only found in 28 percent of the cases. Similar to the $0 to $6,000 group, the total budget was higher particularly because these students went to colleges with higher tuition. Average tuition for this group was $2,882, almost $500 higher than the grant aid only group.

Approximately three-fifths of these recipients lived on campus. Therefore, the budget shown in the above table is for a resident student. Approximately 87 percent of these students received a BEOG, averaging $1,037 per recipient. Almost three-fifths received a state grant averaging $1,057 per recipient and almost half (47 percent) received an institutional need-based grant averaging $962 per recipient as reflected in the sample package for this group. Another two-fifths received an SEOG, averaging $597 per recipient, again used as a replacement grant for those not receiving state grants.

Over two-thirds of these students received an NDSL averaging $737 per recipient and another 30 percent took a FISL/GSL loan averaging $1,617 per recipient. The average difference between total student expenses and total student resources was still high -- $342 per recipient -- but significantly less than for those students with grant aid only.

The third common packaging pattern for this income group was a combination of grants, work and loans. Similar to the $0 to $6,000 group, these recipients attended higher tuition colleges. Average tuition for these recipients was $3,185, significantly higher than for the other two recipient groups. Since 88 percent of these recipients resided on campus, the average package detailed above is for a resident student.

Over 87 percent of these recipients received a Basic Grant, averaging $1,052 per recipient. A similar trend was found in this group as in the $0 to $6,000 group with these packages. A higher percentage received institutional aid and SEOG's than state need-based grants indicating that a large percentage of these recipients attended college outside their home state. Fifty-five percent of these recipients received an institutional need-based grant averaging $1,149 per recipient. Almost 83 percent received an SEOG averaging $608 per recipient as shown in the table above. Another 52 percent received a state need-based grant averaging $1,125 per recipient.

Almost four-fifths (89 percent) of these students had an average NDSL of $776 and an average college work-study award of $687. Unmet need was still high for these recipients. The difference between total expenses and total resources averaged $352 per recipient.

The 17.5 percent of this income group who did not receive a BEOG did not differ significantly from the rest of the group in basic student characteristics. However, their aid packages were different. Approximately four-fifths of the parents were required to contribute an average of $1,315. Average tuition for this group was $3,134 and the average total budget was $5,331, slightly higher than the grant and loan group.

Approximately 53 percent of these recipients received need-based institutional grants averaging $1,665. Half of the recipients received a state need-based grant averaging $1,347 per recipient. Over one-fifth (21.6 percent) received an average SEOG of $760. Over one-third (37.3 percent) received an NDSL averaging $851 per recipient and 28 percent had a college work-study award averaging $746. Another 10 percent of these recipients received social security payments averaging $1,425 per recipient. On the whole, unmet need for this group was lower than for those on BEOG, averaging $145 per student. One reason why this group not on BEOG has less need than the $0 to $6,000 income group not on BEOG may be due to the larger number of students on state, institutional and other types of federal aid. However, there is much more we need to know about both of these groups of students. More careful analysis will be possible on the 1979-80 follow-up survey, since we have asked for detailed information on income, assets and savings.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Between $12,000 and $18,000

The 1,404 student records in this portion of the data bank represent approximately 190,000 aid recipients enrolled at independent colleges and universities during 1978-79. They compose approximately 19 percent of all undergraduate aid recipients. Over 13 percent of this group came from minority and ethnic groups, and one-third of these recipients lived at home.

CHART 4

DEPENDENT UNDERGRADUATES: INCOMES OF $12,000-18,000

1978-79

(N = 1404)

18.8 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	48.0%	Average	20
Female	52.0	Median	19
Racial/Ethnic Composition:		Registration Status:	
Black	8.5%	Full-Time	99.2%
Hispanic	2.9	Part-Time	0.8
Asian/Pacific Islander	1.4	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.3	Local Residence:	
White	86.8	On Campus	58.9%
Academic Level:		Off Campus (at family home)	33.3
Freshman	38.7%	Off Campus (in community)	7.8
Sophomore	27.8		
Junior	16.4		
Senior	15.2		
5th Year	1.9		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	49.9%	$ 759
SEOG	26.2	643
State (Need-Based)	58.8	1,108
Institutional (Need-Based)	49.5	1,122
CW-S (Federal, State, Institutional, Off Campus)	42.9	674
NDSL	44.7	805
FISL/GSL	19.7	1,657

Because of the income restrictions of the Basic Grant program, only half of these students received a BEOG, at an average of $759 per recipient. However, almost three-fifths received a state grant, averaging $1,108 per recipient and over a quarter of these students received a SEOG averaging $643 per recipient. As more of these students could not qualify for a BEOG, institutional need-based grants, at an average of $1,122 per recipient, were given to almost one-half of the students in this income group compared to slightly more than 30 percent for the $0 to $6,000 group and to two-fifths of the $6,000 to $12,000 income group. Over two-fifths of these recipients had an average work-study award of $674, and another two-fifths had an average NDSL of $805.

On the average, Table 13 below shows that need-based grant aid accounted for almost 35 percent of total student expenses, just slightly higher than the national average of approximately 33 percent. The combination of parental contributions and grant aid accounted for 53 percent of total student expenses. Self-help was higher for this group (34.2 percent) than for the $0 to $6,000 and the $6,000 to $12,000 income groups and slightly higher than the national average (32.5 percent). Unmet need was still high for this group, averaging $313 or about six percent of total student expenses.

TABLE 13

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $12,000-18,000 N = 1404

	Average Dollar Amounts			Percent of Total Student Expenses	
Student Expenses					
A. Tuition and Fees	$2,896			57.5%	
B. Room and Board	1,040			20.7	
C. All Other Budgeted Expenses	1,095			21.8	
TOTAL STUDENT EXPENSES (A + B + C)			$5,031		100.0%
Grants/Parental Contributions					
1. Expected Parental Contributions	$ 910			18.1%	
2. Need-Based Grants					
Basic Grants (BEOG)	$ 379			7.5%	
Supplemental Grants (SEOG)	169			3.4	
State Grants (Including SSIG)	652			13.0	
Institutional Grants	556			11.0	
Total Need-Based Grants	$1,756			34.9%	
3. Sub-Total (1 + 2)		$2,666			53.0%
Self-Help					
4. Student Employment					
College Work-Study (CW-S)	$ 226			4.5%	
State/Institutional Work Programs	75			1.5	
Total Student Employment	$ 301			6.0%	
5. Student Loans					
National Direct Student Loans (NDSL)	$ 360			7.2%	
Guaranteed Student Loans (FISL/GSL)	326			6.5	
Institutional Loans	17			0.3	
Total Student Loans	$ 703			14.0%	
6. Expected Student Contributions	$ 718			14.2%	
7. Sub-Total (4 + 5 + 6)		$1,722			34.2%
Other Aid					
8. Aid From All Other Sources*		$ 330			6.6%
TOTAL STUDENT RESOURCES (3 + 7 + 8)			$4,718		93.8%
BALANCE (Total Expenses - Total Resources)			$ 313		6.2%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Recipients in this group had even wider access to choice of colleges. The average tuition for this group was $2,896, just slightly less than the national average of $2,917.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $12,000 and $18,000

This group of recipients, the largest group of dependent aid recipients, had aid packaging patterns different from the $0 to $6,000 and the $6,000 to $12,000 income groups.

TABLE 14

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $12,000-18,000

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	347	25%
Work Only	7	0
Loan Only	44	3
Grant and Work Only	160	11
Grant and Loan Only	456	33
Work and Loan Only	18	1
Grant and Work and Loan Only	372	27
Total	1404	100%

Grant and loan only was the most common packaging pattern for one-third of this group. A combination of grant, work and loan formed the second most common pattern in 27 percent of the cases while grant aid only, the third most common pattern, was found in one-quarter of the cases. These patterns also demonstrate the higher percentage of self-help required by these students to fund their education and reveal the so-called "middle-income" plight that led to the Middle Income Student Assistance Act which was passed by Congress in 1979. The table below exemplifies typical aid packages for the most common packaging patterns found in the $12,000 to $18,000 income group.

TABLE 15

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $12,000-18,000

(N = 1404)

	Average Dollar Amounts Per Recipient		
	Grant and Loan Only (33%)*	Grant and Work and Loan Only (27%)*	Grant Aid Only (25%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$ 427	$ 427	$1,355
2. Need-Based Grants			
Basic Grants (BEOG)	$ 723	$ 759	
Supplemental Grants (SEOG)		650	
State Grants (Including SSIG)	1,078		$1,100
Institutional Grants	1,044	1,401	600
Total Need-Based Grants	$2,845	$2,810	$1,700
3. Sub-Total (1 + 2)	$3,272	$3,237	$3,055
Self-Help			
4. Student Employment			
College Work-Study (CW-S)		$ 671	
State/Institutional Work Programs			
Total Student Employment		$ 671	
5. Student Loans			
National Direct Student Loans (NDSL)	$ 779	$ 816	
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans	$ 779	$ 816	
6. Expected Student Contributions	$ 684	$ 684	$ 846
7. Sub-Total (4 + 5 + 6)	$1,463	$2,171	$ 846
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$5,045	$5,544	$4,478
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$4,735	$5,408	$3,901
BALANCE (Total Expenses - Total Resources)	$ 310	$ 136	$ 577

*Percentage of recipients in this income group with this type of financial aid package.

Total student expenses were lower for those on grant aid only and increased for those with grant and loan, and were highest with those on a combination of grant, work and loan. The difference in total student expenses were mostly due to differences in tuition.

The largest group of recipients in this income category received financial aid packages with grants and loans only; tuition averaged $2,989. More than half (53.1 percent) resided on campus. Approximately 52 percent received a BEOG averaging $723 per recipient. Approximately 70 percent received a state need-based grant averaging

$1,078 per recipient, and 54 percent received an institutional need-based grant averaging $1,044 per recipient as shown in the table above. The trend in SEOG seemed to be the same in this group as for the other income groups: over 25 percent received an SEOG at an average of $608 per recipient as a replacement for state grants in the typical package.

Almost two-thirds (65 percent) of these recipients had an NDSL at an average of $779 per recipient. Another third had FISL/GSL loans averaging $1,666 per recipient. Unmet need for this group (the difference between total expenses and total resources) averaged $310 per recipient.

The second most common packaging pattern for the $12,000 to $18,000 income group was a combination of grant, work and loan. Average tuition ($3,245) and average total student expenses ($5,544) were highest for these recipients. Slightly more than half of the students in this group received a BEOG averaging $759 per recipient. Almost three-fifths (58.6 percent) received an institutional need-based grant of $1,401 and 37.6 percent of this group also received an SEOG averaging $650. Another 48 percent received a state grant averaging $1,082 per recipient. Again, SEOG tended to replace state grants. Over four-fifths (82.3 percent) of these students received an NDSL averaging $816 per recipient and slightly over 87 percent received a college work-study award averaging $671 per recipient. Unmet need was lowest for this group averaging $136 per recipient.

The third most common packaging pattern for this income group was grant aid only. Less than half of this group received a BEOG averaging $758 per recipient; therefore, the package above illustrates the group of students who did not receive a Basic Grant. The expected parental contributions for the non-BEOG group tripled to an average of $1,355. Two-thirds received an average state need-based grant of $1,156, and 44 percent received an average institutional need-based grant of $600. Only 13 percent of these students received an SEOG.

As with the previous income groups, the average tuition was lower $2,519) for the grant aid group as were average expenses ($4,478) than for students in the grant and loan, or grant, work and loan groups; a higher percentage (55.4 percent) lived at home; and the unmet need was highest for this group, averaging $577 per recipient.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Between $18,000 and $24,000

The 1,160 student records in this portion of the data bank represent approximately 155,000 such students enrolled at independent colleges and universities during 1978-79. They constitute 15.5 percent of all undergraduate aid recipients. Slightly over half of this group was male compared to the previous income groups where the majority of recipients were female. A higher percentage (41.5 percent) of this

group were freshmen compared to the other groups and to the national average (35.9 percent).

CHART 5

DEPENDENT UNDERGRADUATES: INCOMES OF $18,000-24,000

1978-79

(N = 1160)

15.5 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	50.5%	Average	19
Female	49.5	Median	19
Racial/Ethnic Composition:		Registration Status:	
Black	5.2%	Full-Time	99.4%
Hispanic	2.7	Part-Time	0.6
Asian/Pacific Islander	1.5	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.0	Local Residence:	
White	90.7	On Campus	61.6%
		Off Campus (at family home)	29.6
Academic Level:		Off Campus (in community)	8.9
Freshman	41.5%		
Sophomore	24.5		
Junior	19.5		
Senior	13.6		
5th Year	0.9		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	17.2%	$ 619
SEOG	19.5	701
State (Need-Based)	45.4	1,113
Institutional (Need-Based)	49.6	1,163
CW-S (Federal, State, Institutional, Off Campus)	41.4	617
NDSL	42.1	855
FISL/GSL	29.1	1,669

Because of the income limitations a small percentage (17.2 percent) of these students received a BEOG at an average grant of $619 per recipient. A slightly higher percentage (19.5 percent) received an SEOG, averaging $701 per recipient. The two largest sources of need-based grant aid came from the institution or the state. Almost one out of two recipients received an average grant of $1,163 from the college and 45 percent received an average state need-based grant of $1,113. Although slightly more than two-fifths received an NDSL averaging $855, similar to the $6,000 to $12,000 group, a much higher percentage (29.1 percent) had a FISL/GSL averaging $1,669 compared to the lower income groups.

Table 16 below, detailing the average student budget for all recipients in this income group, shows that need-based grant aid comprised 25.6 percent of total student expenses compared to 32.6 percent nationally. The combination of parental contribution and grant aid accounted for 56.5 percent of total student expenses which was higher than the lower income groups, but slightly less than the national average (57.3 percent).

TABLE 16

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $18,000-24,000 N = 1160

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$2,993		57.8%	
B. Room and Board	1,164		22.5	
C. All Other Budgeted Expenses	1,024		19.7	
TOTAL STUDENT EXPENSES (A + B + C)		$5,181		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$1,588		30.7%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 107		2.1%	
Supplemental Grants (SEOG)	137		2.6	
State Grants (Including SSIG)	506		9.8	
Institutional Grants	576		11.1	
Total Need-Based Grants	$1,326		25.6%	
3. Sub-Total (1 + 2)		$2,914		56.3%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 181		3.5%	
State/Institutional Work Programs	103		2.0	
Total Student Employment	$ 284		5.5%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 360		6.9%	
Guaranteed Student Loans (FISL/GSL)	485		9.4	
Institutional Loans	36		0.7	
Total Student Loans	$ 881		[illegible]	
6. Expected Student Contributions	$ 702		13.5%	
7. Sub-Total (4 + 5 + 6)		$1,867		36.0%
Other Aid				
8. Aid From All Other Sources*		$ 360		6.9%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$5,141		99.2%
BALANCE (Total Expenses - Total Resources)		$ 40		0.8%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

The self-help component of total student expenses was highest for this income group (36.0 percent), almost four percent higher than the national average. This group showed a higher reliance on loans, averaging 17 percent of total student expenses, than lower income groups, and also higher than the national average of 13.5 percent of total student expenses. The unmet need for this group was less than the lower income groups, averaging $40 for all recipients. The heavy reliance on self-help in this group more clearly exemplified the difficulty of middle-income students in financing their education.

Recipients in this group exhibit an even wider choice of colleges. Average tuition for this group was $2,993, slightly higher than the national average of $2,917.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $18,000 and $24,000

This group of aid recipients was almost as large as the $6,000 to $12,000 income group and comprised 18.7 percent of all dependent undergraduate aid recipients. The packaging patterns were similar to the $12,000 to $18,000 income group.

TABLE 17

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $18,000-24,000

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	282	24%
Work Only	0	0
Loan Only	83	7
Grant and Work Only	115	10
Grant and Loan Only	364	32
Work and Loan Only	17	1
Grant and Work and Loan Only	299	26
Total	1160	100%

The most common pattern was grant and loan only found in 32 percent of this group, followed by a combination of grant, work and loan in 26 percent of the cases. The third pattern, grant aid only, was found in 24 percent of the recipients' packages. The table which follows gives sample aid packages for the three most common packaging patterns found in the $18,000 to $24,000 income category.

TABLE 16

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $18,000-24,000

(N = 1160)

	Average Dollar Amounts Per Recipient		
	Grant and Loan Only (32%)*	Grant and Work and Loan Only (26%)*	Grant Aid Only (24%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$1,524	$1,747	$2,079
2. Need-Based Grants			
Basic Grants (BEOG)			
Supplemental Grants (SEOG)		$ 718	
State Grants (Including SSIG)	$1,060		$1,210
Institutional Grants	1,033	1,356	
Total Need-Based Grants	$2,093	$2,074	$1,210
3. Sub-Total (1 + 2)	$3,617	$3,821	$3,289
Self-Help			
4. Student Employment			
College Work-Study (CW-S)		$ 635	
State/Institutional Work Programs			
Total Student Employment		$ 635	
5. Student Loans			
National Direct Student Loans (NDSL)	$ 812	$ 861	
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans	$ 812	$ 861	
6. Expected Student Contributions	$ 713	$ 691	$ 753
7. Sub-Total (4 + 5 + 6)	$1,525	$2,187	$ 753
Other Aid			
8. Aid From All Other Sources			$ 767**
TOTAL STUDENT EXPENSES	$5,182	$5,695	$4,724
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$5,142	$6,008	$4,809
BALANCE (Total Expenses - Total Resources)	$ 40	-$ 313	-$ 85

*Percentage of recipients in this income group with this type of financial aid package.
**Institutional Merit-Based Grant.

Almost one-third of dependent students with parental adjusted gross incomes between $18,000 and $24,000 received financial aid packages with grant and loan aid only. Those with grant, work and loan went to colleges with higher tuitions than those with grant and loan or grant aid only.

The average tuition for the grant and loan only group was $2,986. The largest single source of grant aid came from state and institutional need-based aid. Over 57 percent of these recipients received an average state need-based grant of $1,060, while 53 percent received an average institutional grant of $1,033. Twenty percent received an average BEOG of $667, and 18 percent received an SEOG of $631.

Almost three-fifths (58.8 percent) of this group received an NDSL averaging $812 per recipient. Another 44 percent received a FISL/GSL averaging $1,635 indicating that a small percentage of students were borrowing from both loan programs. Average unmet need for this group was less, an average of $40 per student, than for the other two groups with different financial aid packaging patterns.

The second most common pattern was the combination of grant, work and loan. Average tuition ($3,392) was highest for this group of recipients. The largest sources of grant aid came from the institution, SEOG, and the state. Almost 72 percent of these students received an average institutional grant of $1,356. Almost two-fifths (38.1 percent) received an SEOG averaging $718 per recipient while approximately 35 percent received a state grant averaging $1,127 per recipient.

Almost four-fifths (78.8 percent) received an NDSL averaging $861 per recipient and approximately 83.3 percent received an average college work-study award of $635. Another 37 percent had average FISL/GSL loans of $1,527, again indicating that a small percentage of students participated in two loan programs at the same time. This is also evidenced in the average balance of student resources over expenses for this group of $313 per recipient. Since average parental contributions were higher for this group, there is some indication that students were borrowing to cover a percentage of the required parental contribution.

The third group on grant only required the largest parental contribution. Average tuition ($2,651) was lowest for this group, and required parental contributions were higher ($2,079). Again, over half (55.5 percent) ot these students resided at home compared to the other groups where the majority resided on campus.

Almost three-fifths of these recipients received an average state need-based grant of $1,210. Another two-fifths received an average institutional need-based grant of $894. A high percentage, 30 percent, received either an institutional or state merit-based grant averaging $767 from the institution and $432 from the state. Twenty percent of these recipients received a Basic Grant and eight percent received an SEOG.

On the average, required student contributions were higher for this group, but student resources exceeded total expenses by an average of $85 per recipient.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Between $24,000 and $30,000

The 775 student records in this portion of the data bank represent approximately 104,000 such students enrolled in the independent sector of higher education during 1978-79. They constitute 10.4 percent of all undergraduate aid recipients. Although the characteristics of these students are similar to other groups, a smaller percentage (10 percent) came from minority and ethnic groups, and a lower percentage of these recipients lived at home (24.8 percent) compared to the national average (30.6 percent) for independent colleges and universities.

CHART 6

DEPENDENT UNDERGRADUATES: INCOMES OF $24,000-30,000

1978-79

(N = 775)

10.4 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	49.9%	Average	20
Female	50.1	Median	19
Racial/Ethnic Composition:		Registration Status:	
Black	5.2%	Full-Time	99.4%
Hispanic	3.1	Part-Time	0.5
Asian/Pacific Islander	1.0	Less Than Part-Time	0.1
American Indian/Alaskan Indian	0.3	Local Residence:	
White	90.5	On Campus	66.3%
Academic Level:		Off Campus (at family home)	24.8
Freshman	35.4%	Off Campus (in community)	8.9
Sophomore	26.1		
Junior	21.2		
Senior	16.8		
5th Year	0.6		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	3.7%	$ 592
SEOG	10.2	733
State (Need-Based)	33.8	1,179
Institutional (Need-Based)	59.6	1,330
CW-S (Federal, State, Institutional, Off Campus)	40.4	767
NDSL	35.0	811
FISL/GSL	33.3	1,647

The major source of grant aid for these students came from the institutions. Almost three-fifths of these recipients received an average need-based institutional grant of $1,330. The second largest source of grant aid came from the state. One-third of these recipients received an average state need-based grant of $1,179 per recipient. The percentage of students on work-study awards was slightly higher than nationally (40.4 percent compared to 38.2 percent). Although a lower percentage of students received an NDSL (35 percent compared to over 40 percent for the $6,000 to $12,000, the $12,000 to $18,000, and the $18,000 to $24,000 income groups), one-third of these students had a FISL/GSL at an average loan amount of $1,647, indicating the necessity for parents to borrow against the required parental contribution. Another major characteristic of this group was that a majority of parents had two children in college.

Table 19 below, detailing the average dollar amounts in the student budgets for all recipients in this group, shows that grant aid accounted for 23.6 percent of total student expenses and the required parental contribution accounted for almost 46 percent of total student expenses. Together, they accounted for 69 percent of the total student budget. In fact, the required parental contribution increased by 56 percent from the $18,000 to $24,000 income group, an average of $900 per student, and was almost double the national average of $1,254.

TABLE 19

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $24,000-30,000 N = 775

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$3,256		59.6%	
B. Room and Board	1,215		22.2	
C. All Other Budgeted Expenses	992		18.2	
TOTAL STUDENT EXPENSES (A + B + C)		$5,463		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$2,485		45.5%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 22		0.4%	
Supplemental Grants (SEOG)	75		1.4	
State Grants (Including SSIG)	399		7.3	
Institutional Grants	793		14.5	
Total Need-Based Grants	$1,289		23.6%	
3. Sub-Total (1 + 2)		$3,774		69.1%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 190		3.5%	
State/Institutional Work Programs	116		2.1	
Total Student Employment	$ 306		5.6%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 284		5.2%	
Guaranteed Student Loans (FISL/GSL)	548		10.0	
Institutional Loans	17		0.3	
Total Student Loans	$ 849		15.5%	
6. Expected Student Contributions	$ 748		13.7%	
7. Sub-Total (4 + 5 + 6)		$1,903		34.8%
Other Aid				
8. Aid From All Other Sources*		$ 255		4.7%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$5,932		108.6%
BALANCE (Total Expenses - Total Resources)		-$ 469		8.6%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

These recipients also provided a higher percentage of self-help, almost 35 percent of total student expenses. Loans accounted for 15.5 percent of total student expenses which was higher than the national average of 13.5 percent. Average loan amounts were also higher with the average recipient borrowing $849 compared to $686 for aid recipients nationally. The balance in this budget shows the average recipient received about $469 (about 8.6 percent) more than total student expenses. This seems to indicate that the average student was borrowing against the required parental contribution, and clearly

demonstrated the difficulty for middle-income parents to meet total student expenses before the Middle Income Student Assistance Act was passed.

Recipients from this income group have an increasing ability to choose from a wider choice of higher priced colleges. Average tuition for this group was $3,256 compared to the national average of $2,917.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $24,000 and $30,000

This group of aid recipients was smaller than the previous income groups, comprising 12.5 percent of all dependent undergraduate aid recipients. The packaging patterns for this group also varied somewhat from the $12,000 to $18,000 and the $18,000 to $24,000 income groups.

TABLE 20

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $24,000-30,000

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	208	26%
Work Only	0	0
Loan Only	63	8
Grant and Work Only	78	10
Grant and Loan Only	220	29
Work and Loan Only	13	2
Grant and Work and Loan Only	193	25
Total	775	100%

As with the other two income groups, the most common pattern of aid was grant and loan only found in 29 percent of the cases. However, grant aid only was the second most common pattern found in 26 percent of the cases, followed by a combination of grant, work and loan found in one-quarter of the cases. The table which follows gives sample aid packages for the three most common packaging patterns found in the $24,000 to $30,000 income group.

TABLE 21

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $24,000-30,000

(N = 775)

	Average Dollar Amounts Per Recipient		
	Grant and Loan Only (29%)*	Grant Aid Only (26%)*	Grant and Work and Loan Only (25%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$2,360	$3,165	$1,938
2. Need-Based Grants			
Basic Grants (BEOG)			
Supplemental Grants (SEOG)			$ 723
State Grants (Including SSIG)	$1,105		
Institutional Grants	1,158	$1,298	1,393
Total Need-Based Grants	$2,263	$1,298	$2,116
3. Sub-Total (1 + 2)	$4,623	$4,463	$4,054
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$ 803
State/Institutional Work Programs			
Total Student Employment			$ 803
5. Student Loans			
National Direct Student Loans (NDSL)	$ 771		$ 871
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans	$ 771		$ 871
6. Expected Student Contributions	$ 757	$ 834	$ 702
7. Sub-Total (4 + 5 + 6)	$1,528	$ 834	$2,376
Other Aid			
8. Aid From All Other Sources		$ 300**	
TOTAL STUDENT EXPENSES	$5,686	$5,024	$5,978
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$6,151	$5,597	$6,430
BALANCE (Total Expenses - Total Resources)	-$ 465	-$ 573	-$ 452

*Percentage of recipients in this income group with this type of financial aid package.
**Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Twenty-nine percent of dependent undergraduates with parental adjusted gross incomes between $24,000 and $30,000 had grant aid and loan only as part of their packages. The trends in packaging were the same for this income group as in previous ones. The higher the tuition and total student expenses, the more complex the aid packages. Average tuition for this group of recipients was $3,421, with total student expenses averaging $5,686.

Over three-quarters of these recipients received an average institutional need-based grant of $1,158, while 44 percent received an average state need-based grant of $1,105. A smaller percentage (10 percent) received an SEOG averaging $755 per recipient.

Approximately 53 percent received an average NDSL of $771 while another 54 percent received FISL/GSL loans averaging $1,704 per recipient. (This would seem to indicate that the typical aid package included institutional, NDSL and FISL/GSL. This is not the case. The typical student had two of the three, usually an institutional grant and NDSL as the table shows.) The balance of total student resources over total student expenses was $465 indicating the use of loans to cover part of the required parental contributions.

The second most common packaging pattern for this group was grant aid only found in 26 percent of the cases. Again, tuition was lowest ($2,894) for this group as were expenses ($5,024), and almost half (46.7 percent) of these students resided at home. In general, the required parental and student contributions were higher for this group. Grant aid was fairly evenly divided between institutional and state aid. Approximately 47 percent of the recipients received a state need-based grant averaging $1,298 per recipient and 45 percent received an institutional need-based grant averaging $1,267 per recipient. Over a third of these recipients received merit-based grants from the institution (30.2 percent) or the state (3.5 percent). Total student resources exceeded total student expenses at an average of $573 per student.

One-quarter of the recipients had a combination of grant, work and loan. Tuition ($3,661) and expenses ($5,978) were highest for this group. The majority of grant aid came from the institution. Over four-fifths received an average institutional grant of $1,393. Another 23 percent received an SEOG of $723, and another quarter received an average state grant of $1,095.

Approximately two-thirds received an average NDSL of $871, and four-fifths received a college work-study award of $803. Another 43 percent had average FISL/GSL loans of $1,626 per recipient indicating that some students borrowed from both loan programs. The balance of student resources over student expenses averaged $452 per student, again indicating the use of loans to cover expected parental contributions.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Between $30,000 and $36,000

The 333 student records in this portion of the data bank represent approximately 45,000 such students enrolled at independent colleges and universities during 1978-79, and constitute 4.5 percent of all undergraduate aid recipients. Some of the characteristics of this group differed from other groups. Only eight percent were from minority groups compared to 16 percent nationally; a smaller percentage were freshmen, 28 percent compared to 36 percent nationally; and a smaller percentage lived at home, 16 percent compared to almost 31 percent nationally. A majority of the parents had more than one child in college.

CHART 7

DEPENDENT UNDERGRADUATES: INCOMES OF $30,000-36,000

1978-79

(N = 333)

4.5 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		**Age:**	
Male	45.3%	Average	20
Female	54.7	Median	19
Racial/Ethnic Composition:		**Registration Status:**	
Black	3.9%	Full-Time	99.4%
Hispanic	2.1	Part-Time	0.6
Asian/Pacific Islander	1.5	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.3	**Local Residence:**	
White	92.2	On Campus	75.7%
Academic Level:		Off Campus (at family home)	16.2
Freshman	28.8%	Off Campus (in community)	8.1
Sophomore	26.7		
Junior	23.1		
Senior	21.0		
5th Year	0.3		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	1.5%	$ 860
SEOG	4.2	716
State (Need-Based)	14.1	1,185
Institutional (Need-Based)	56.8	1,063
CW-S (Federal, State, Institutional, Off Campus)	32.7	640
NDSL	26.7	775
FISL/GSL	30.9	1,764

The major source of grant aid for these students came from the institution. Almost 57 percent of these recipients received an average institutional need-based grant of $1,063. Other major sources of assistance came from self-help. Almost a third had an average work-study award of $640; over a quarter had an average NDSL of $775; and over 30 percent had an average FISL/GSL of $1,764.

Table 22 below, detailing the average dollar amounts in the student budgets for all recipients in this income group, shows that need-based grants accounted for slightly over 14 percent of total student expenses while parental contributions accounted for 67 percent of the total student budget. The required parental contribution was over 56 percent, higher for this group than the $24,000 to $30,000 income group, averaging $1,350 more per student. The combination of grants and parental contribution accounted for over 81 percent of total student expenses.

TABLE 22

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $30,000-36,000 N = 333

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$3,383		59.2%	
B. Room and Board	1,373		24.0	
C. All Other Budgeted Expenses	961		16.8	
TOTAL STUDENT EXPENSES (A + B + C)		$5,717		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$3,830		67.0%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 13		0.2%	
Supplemental Grants (SEOG)	30		0.5	
State Grants (Including SSIG)	167		2.9	
Institutional Grants	603		10.6	
Total Need-Based Grants	$ 813		14.2%	
3. Sub-Total (1 + 2)		$4,643		81.2%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 113		2.0%	
State/Institutional Work Programs	118		2.1	
Total Student Employment	$ 231		4.1%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 207		3.6%	
Guaranteed Student Loans (FISL/GSL)	546		9.6	
Institutional Loans	18		0.3	
Total Student Loans	$ 771		13.5%	
6. Expected Student Contributions	$ 809		14.1%	
7. Sub-Total (4 + 5 + 6)		$1,811		31.7%
Other Aid				
8. Aid From All Other Sources*		$ 316		5.5%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$6,770		118.4%
BALANCE (Total Expenses - Total Resources)		-$1,053		18.4%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Self-help for this group was almost 32 percent of total student expenses, primarily in the form of loans and higher average expected student contributions. The balance for this income group shows that recipients received an average of $1,053 (about 18.4 percent) more than total student expenses. This again indicates that much of the student self-help component in the form of loans and work was used to offset the high expected parental contribution. Since most of these families had two children in college, it is not surprising that

cash flow presented a problem. The Middle Income Student Assistance Act attempted to address this cash flow problem by extending eligibility of families from all income groups to the FISL/GSL program.

Again recipients of this group had access to a wider choice of colleges. Average tuition for this income group was $3,383, slightly higher than the $18,000 to $24,000 income group and over $450 higher than the national average for all dependent aid recipients.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes Between $30,000 and $36,000

This group of aid recipients comprised 5.4 percent of all dependent undergraduate aid recipients. The packaging patterns for this group varied somewhat from previous income groups.

TABLE 23

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $30,000-36,000

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	112	32%
Work Only	5	2
Loan Only	35	11
Grant and Work Only	31	9
Grant and Loan Only	88	26
Work and Loan Only	7	2
Grant and Work and Loan Only	55	17
Total	333	100%*

*Percentages do not total due to rounding.

The most common patterns for aid were grant aid only for 32 percent of these recipients, grant and loan only for 26 percent of the recipients, and a combination of grant, work and loan only for 17 percent of the recipients. The table which follows gives sample aid packages for the three most common packaging patterns found in the $30,000 to $36,000 income group.

TABLE 24

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $30,000-36,000

(N = 333)

	Grant Aid Only (32%)*	Grant and Loan Only (26%)*	Grant and Work and Loan Only (17%)
	Average Dollar Amounts Per Recipient		
Grants/Parental Contributions			
1. Expected Parental Contributions	$4,835	$3,632	$2,718
2. Need-Based Grants			
Basic Grants (BEOG) Supplemental Grants (SEOG) State Grants (Including SSIG) Institutional Grants	$ 948	$1,034	$1,197
Total Need-Based Grants	$ 948	$1,034	$1,197
3. Sub-Total (1 + 2)	$5,783	$4,666	$3,915
Self-Help			
4. Student Employment			
College Work-Study (CW-S) State/Institutional Work Programs			$ 622
Total Student Employment			$ 622
5. Student Loans			
National Direct Student Loans (NDSL) Guaranteed Student Loans (FISL/GSL)		$1,728	$1,906
Total Student Loans		$1,728	$1,906
6. Expected Student Contributions	$ 980	$ 729	$ 697
7. Sub-Total (4 + 5 + 6)	$ 980	$2,457	$3,225
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$5,563	$5,786	$6,336
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$6,763	$7,123	$7,140
BALANCE (Total Expenses - Total Resources)	-$1,200	-$1,337	-$ 804

*Percentage of recipients in this income group with this type of financial aid package.

Almost a third of dependent undergraduates with parental adjusted gross incomes between $30,000 and $36,000 had grant aid only. The trends remained the same for these recipient groups as for the previous income groups. The grant aid only group had the lowest total student expense budget followed by the grant and loan only group, and the grant, loan and work group. Tuition for these groups averaged $3,181, $3,557, and $3,771 respectively.

At this income level, a majority of students (78 percent) resided on campus. Over two-fifths of these students had need-based institutional aid averaging $946 per recipient. Expected student contributions were also higher for this group averaging $980 per student. Slightly over one-fifth (20.7 percent) of these recipients received

need-based state grants averaging $1,335 per recipient. Other grant aid was from merit-based grant aid from the institution or the state. Over a third (35.8 percent) received an average institutional merit-based grant of $909, and another 11 percent received a merit-based state grant of $425 per recipient. Total resources exceeded total expenses on the average by $1,200 indicating some need to offset the larger expected parental contribution for this group of students.

The second most common packaging pattern for this income group was grant and loan only. Average tuition for these recipients was $3,557. The major source of grant aid came from the institution. Over 84 percent of these recipients received a need-based institutional grant averaging $1,034 per recipient. Another 15 percent received an average state need-based grant of $1,210 per recipient. About 54 percent of these recipients took out an average FISL/GSL loan of $1,728 per recipient, and another 51 percent had an average NDSL of $768. Once again, a small percentage of recipients participated in both loan programs. On the average, total student resources exceeded total student expenses by $1,337 indicating that loans were used to replace part of the required parental contribution.

The third group of recipients had a combination of grant, work and loan in their packages. Tuition was highest for this group, averaging $3,771 per recipient. Again the institution provided the major source of grant aid for these recipients. Slightly over 87 percent received an average need-based institutional grant of $1,197; another 15 percent received an average SEOG of $620; and approximately 11 percent received an average state need-based grant of $1,013. Four-fifths of these students received a college work-study award averaging $622 per recipient. About three-fifths of these students had an average FISL/GSL loan of $1,906 and another 70 percent had an average NDSL of $822, indicating that a much higher percentage of these students were borrowing from two loan programs in order to meet expenses. On the average, total student resources exceeded total student expenses by $804, again indicating the need to borrow against the expected parental contribution.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Income of $36,000 or Greater

The 186 student records in this portion of the data bank represent approximately 25,000 such students enrolled at independent colleges and universities during 1978-79, and constitute 2.5 percent of all undergraduate recipients. The small percentage of recipients in this income group primarily were from families reporting two or more children in college. This group was similar in characteristics to the $30,000 to $36,000 income group. A lower percentage (10.2 percent) were from minority groups compared to 16 percent nationally, and a higher percentage were freshmen (37.1 percent) compared to 35.9 percent nationally. Less than 10 percent of these students resided at home compared to 30.6 percent nationally.

CHART 8

DEPENDENT UNDERGRADUATES: INCOMES OF $36,000 OR GREATER

1978-79

(N = 186) — 2.5 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	46.8%	Average	19
Female	53.2	Median	19
Racial/Ethnic Composition:		Registration Status:	
Black	2.7%	Full-Time	98.9%
Hispanic	4.3	Part-Time	1.1
Asian/Pacific Islander	3.2	Less Than Part-Time	0.0
American Indian/Alaskan Indian	0.0	Local Residence:	
White	89.8	On Campus	74.2%
Academic Level:		Off Campus (at family home)	9.7
Freshman	37.1%	Off Campus (in community)	16.1
Sophomore	26.3		
Junior	25.3		
Senior	10.8		
5th Year	0.5		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	5.9%	$1,355
SEOG	2.7	870
State (Need-Based)	12.9	1,509
Institutional (Need-Based)	41.4	1,039
CW-S (Federal, State, Institutional, Off Campus)	24.2	795
NDSL	20.4	791
FISL/GSL	46.2	1,876

The major source of grant aid for these students came from the institution. Over two-fifths received an average institutional need-based grant of $1,039. The other major sources of aid came from self-help; over 45 percent of these students had an FISL/GSL averaging $1,876; almost a quarter of these recipients had a work-study award averaging $795 per recipient; and one-fifth had an NDSL averaging $791 per recipient.

Table 25 below, detailing the average dollar amounts in the student budgets for all recipients in this income group, shows that need-based grants accounted for 12.1 percent of total student expenses while required parental contributions accounted for 77 percent. The required parental contribution was 21 percent higher than the $30,000 to $36,000

income group, averaging over $800 more per student. The combination of grant aid and parental contributions accounted for slightly over 89 percent of total student expenses.

TABLE 25

UNDERGRADUATE DEPENDENT AID RECIPIENTS: 1978-79

PARENTS' ADJUSTED GROSS INCOME = $36,000 OR GREATER N = 186

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$3,625		60.1%	
B. Room and Board	1,488		24.7	
C. All Other Budgeted Expenses	919		15.2	
TOTAL STUDENT EXPENSES (A + B + C)		$6,032		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$4,644		77.0%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 80		1.3%	
Supplemental Grants (SEOG)	23		0.4	
State Grants (Including SSIG)	195		3.3	
Institutional Grants	430		7.1	
Total Need-Based Grants	$ 728		12.1%	
3. Sub-Total (1 + 2)		$5,372		89.1%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 98		1.6%	
State/Institutional Work Programs	98		1.6	
Total Student Employment	$ 196		3.2%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 162		2.7%	
Guaranteed Student Loans (FISL/GSL)	867		14.4	
Institutional Loans	20		0.3	
Total Student Loans	$1,049		17.4%	
6. Expected Student Contributions	$ 712		11.8%	
7. Sub-Total (4 + 5 + 6)		$1,957		32.4%
Other Aid				
8. Aid From All Other Sources*		$ 420		7.0%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$7,749		128.5%
BALANCE (Total Expenses - Total Resources)		-$1,717		28.5%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

Self-help for this group was more than 32 percent coming primarily from loans and expected student contributions. Loans accounted for 17.4 percent of total student expenses, averaging $1,049 for all recipients in this group. Nationally loans accounted for 13.5 percent of total student expenses or an average of $686 for all recipients.

The balance for this income group shows that recipients received an average of $1,717 more than total student expenses. Similar to the $30,000 to $36,000 income group, this group of recipients seemed to use the self-help component of their aid packages to offset part of the required parental contribution. Since most of these families reported two or more children in college, it is not surprising that cash flow presented a problem.

Recipients in this group tended to have access to the widest choice of colleges. Average tuition for this group was $3,625, over $200 more per student than in the $30,000 to $36,000 income group, and over $700 higher than the national average for all aid recipients.

Student Aid Packaging Patterns: Dependent Undergraduate Aid Recipients With Parental Adjusted Gross Incomes of $36,000 or Greater

This group of aid recipients comprised only three percent of total dependent undergraduate aid recipients. The packaging patterns varied somewhat for this income group compared to other income groups.

TABLE 26

PACKAGING PATTERNS FOR DEPENDENT UNDERGRADUATE AID

RECIPIENTS: PARENTAL ADJUSTED GROSS INCOME $36,000 OR GREATER

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	50	26%
Work Only	0	0
Loan Only	44	24
Grant and Work Only	16	9
Grant and Loan Only	49	26
Work and Loan Only	3	2
Grant and Work and Loan Only	24	13
Total	186	100%

The three most common packaging patterns were divided fairly evenly among this group: 26 percent had grant aid only; another 26 percent had grant and loan only; and 24 percent had loans only.

TABLE 27

STUDENT FINANCIAL AID PACKAGES

DEPENDENT UNDERGRADUATES: INCOMES OF $36,000 OR GREATER

(N = 186)

	Average Dollar Amounts Per Recipient		
	Grant Aid Only (26%)*	Grant and Loan Only (26%)*	Loan Only (24%)*
Grants/Parental Contributions			
1. Expected Parental Contributions	$6,921	$3,626	$5,142
2. Need-Based Grants			
Basic Grants (BEOG)			
Supplemental Grants (SEOG)			
State Grants (Including SSIG)			
Institutional Grants		$1,048	
Total Need-Based Grants		$1,048	
3. Sub-Total (1 + 2)	$6,921	$4,674	$5,142
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			
State/Institutional Work Programs			
Total Student Employment			
5. Student Loans			
National Direct Student Loans (NDSL)			
Guaranteed Student Loans (FISL/GSL)		$1,896	$1,846
Total Student Loans		$1,896	$1,846
6. Expected Student Contributions	$1,085	$ 808	$ 700
7. Sub-Total (4 + 5 + 6)	$1,085	$2,704	$2,546
Other Aid			
8. Aid From All Other Sources	$ 886**		
TOTAL STUDENT EXPENSES	$5,662	$6,378	$6,032
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$8,892	$7,378	$7,688
BALANCE (Total Expenses - Total Resources)	-$3,230	-$1,000	-$1,656

*Percentage of recipients in this income group with this type of financial aid package.
**Institutional Merit-Based Grant.

A very small percentage of dependent undergraduates with parental adjusted gross incomes above $36,000 received aid. The packaging patterns were fairly evenly divided for this group. Again, the trends were maintained for these recipients. Those on grant aid only had lower tuition than the other two groups. The tuition for the grant aid only group averaged $3,311.

Almost one-half of these recipients (47 percent) received an institutional merit-based grant averaging $886 per recipient. Another two-fifths received an average institutional need-based grant of $916. Expected parental and student contributions were highest for these recipients, and total student resources, on the average, exceeded expenses by over $3,200. Since the required parental contribution exceeded the total student budget for these recipients, there is some indication that grant aid and student contributions were used to partially offset the parental contribution.

The second most common pattern -- grant and loan only -- was found in another quarter of these recipients. Average tuition was higher ($3,940) than for the grant aid only recipients. Over three-fifths (61.4 percent) of these students received an institutional need-based grant averaging $1,048 per recipient, and another 33 percent received a state need-based grant averaging $1,657 per recipient. Approximately fifty-five percent of these students received an average FISL/GSL loan of $1,896, and approximately 45 percent had an average NDSL of $785. Total student resources exceeded total student expenses by $1,000. However, expected parental contributions were lower than for the grant aid only group.

Approximately another quarter of these recipients had loan only as part of their student aid packages. Tuition for this group averaged $3,356 which was higher than the grant aid only group, but lower than the grant and loan only group. One hundred percent of these recipients took out FISL/GSL loans from institutional or state lenders averaging $1,846 per student. It is obvious here that since total student resources exceeded total student expenses on the average by $1,656 that these loans were used to replace part of the required parental contribution.

Undergraduate Aid Recipients - Dependent Students With Parental Adjusted Gross Incomes Unknown

The 261 student aid records in this portion of the data bank represent approximately 35,000 such students enrolled in the independent sector during the 1978-79 academic year. They constitute 3.5 percent of all undergraduate aid recipients. The characteristics of these students vary slightly from the national profile. About 10 percent were from minority and ethnic groups compared to 16 percent nationally. A slightly lower percentage (95.8 percent) attended college full-time compared to 98.7 percent nationally. Slightly less than 30 percent of these recipients lived at home.

This group of recipients either received merit-based grant aid and loan only and, therefore, were not required to submit income information, or they attended colleges with federal and state grants which they applied for separately.

CHART 9

DEPENDENT UNDERGRADUATES: INCOMES UNKNOWN

1978-79

(N = 261)

3.5 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	46.7%	Average	20
Female	53.3	Median	20
Racial/Ethnic Composition:		Registration Status:	
Black	6.9%	Full-Time	95.8%
Hispanic	0.4	Part-Time	2.7
Asian/Pacific Islander	2.3	Less Than Part-Time	1.5
American Indian/Alaskan Indian	0.0	Local Residence:	
White	90.4	On Campus	61.7%
Academic Level:		Off Campus (at family home)	29.1
Freshman	33.7%	Off Campus (in community)	9.2
Sophomore	25.3		
Junior	21.5		
Senior	19.2		
5th Year	0.4		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	9.6%	$1,148
SEOG	0.8	550
State (Need-Based)	21.1	1,277
Institutional (Need-Based)	8.0	2,831
CW-S (Federal, State, Institutional, Off Campus)	10.7	874
NDSL	3.1	1,184
FISL/GSL	15.7	2,053

The most common packaging pattern for this group was grant aid only in 71 percent of the cases. Of the 190 packages showing grant aid only, 112 (59 percent) were merit-based grants. The next most common package was loan only for 13 percent of these recipients. The group was separated from other recipient groups because the parental income was not reported to the institution. Furthermore, other than determining packaging patterns, sample packages could not be developed for this group without reported parental income.

ALL INDEPENDENT UNDERGRADUATE AID RECIPIENTS 1978-79 -- AN OVERVIEW

The 1,262 student records in this portion of the data bank represent approximately 169,000 such students enrolled at independent colleges and universities during the 1978-79 academic year. The characteristics of these recipients were quite different than dependent undergraduates. Almost three-fifths of these students were female compared to slightly more than half for dependent undergraduates. Over 36 percent of these recipients were from minority and ethnic groups, more than twice the percentage found among dependent undergraduates.

CHART 10

INDEPENDENT UNDERGRADUATES: ALL INCOMES

1978-79

(N = 1262)

16.9 Percent of All Undergraduate Aid Recipients

Student Characteristics

Sex:		Age:	
Male	41.2%	Average	27
Female	58.8	Median	25
Racial/Ethnic Composition:		Registration Status:	
Black	23.6%	Full-Time	90.7%
Hispanic	3.6	Part-Time	8.6
Asian/Pacific Islander	6.4	Less Than Part-Time	0.6
American Indian/Alaskan Indian	2.6	Local Residence:	
White	63.8	On Campus	16.7%
Academic Level:		Off Campus (at family home)	34.5
Freshman	30.0%	Off Campus (in community)	48.7
Sophomore	23.8		
Junior	23.5		
Senior	19.7		
5th Year	3.1		

Recipients Receiving Aid by Major Source of Funds

	Percent of Recipients	Average Dollar Amount Per Recipient
BEOG	63.9%	$1,249
SEOG	20.1	655
State (Need-Based)	40.0	1,203
Institutional (Need-Based)	23.1	1,003
CW-S (Federal, State, Institutional, Off Campus)	23.6	907
NDSL	28.4	857
FISL/GSL	19.7	1,724

These students were an average of seven years older than dependent undergraduates, and about nine percent attended college part-time. Considering the age of these students, however, a surprising finding is that over nine-tenths attended college full-time. Only slightly more than 16 percent resided on campus, while over 60 percent of dependent undergraduates lived on campus.

The major need-based grant aid available to these students came from federal and state sources. Almost 64 percent of these recipients received a BEOG, averaging $1,249 per recipient. Two-fifths of these students received a state need-based grant averaging $1,203 per recipient. About one-fifth received a SEOG, averaging $655 per recipient. These students were less well served by other grant and self-help programs than dependent undergraduates. Only 23 percent received need-based institutional aid compared to almost 45 percent for dependent undergraduates. Less than a quarter of these students received a college work-study award compared to almost two-fifths of the dependent undergraduates. However, recipients received a higher average work-study award: $907 per recipient compared to $692 for dependent undergraduates. A smaller percentage of these students took out loans from the NDSL or FISL/GSL programs, although those that did borrow took out larger loans than dependent undergraduates.

Table 28 below, detailing the average dollar amounts in the student budgets for all independent undergraduate aid recipients, shows that need-based grants accounted for 27.2 percent of total student expenses. Self-help formed the greater part of the student aid package. Over 52 percent of total student expenses came from self-help, and the largest amount (38.7 percent) came from expected student contributions. This was more than two-and-a-half times as great than expected from dependent undergraduates.

TABLE 28

UNDERGRADUATE INDEPENDENT AID RECIPIENTS: 1978-79

ALL INCOME GROUPS N = 1262

	Average Dollar Amounts		Percent of Total Student Expenses	
Student Expenses				
A. Tuition and Fees	$2,334		38.6%	
B. Room and Board	857		14.1	
C. All Other Budgeted Expenses	2,860		47.3	
TOTAL STUDENT EXPENSES (A + B + C)		$6,051		100.0%
Grants/Parental Contributions				
1. Expected Parental Contributions	$ 42		0.7%	
2. Need-Based Grants				
Basic Grants (BEOG)	$ 799		13.2%	
Supplemental Grants (SEOG)	132		2.2	
State Grants (Including SSIG)	482		8.0	
Institutional Grants	231		3.8	
Total Need-Based Grants	$1,644		27.2%	
3. Sub-Total (1 + 2)		$1,686		27.9%
Self-Help				
4. Student Employment				
College Work-Study (CW-S)	$ 171		2.8%	
State/Institutional Work Programs	38		0.7	
Total Student Employment	$ 209		3.5%	
5. Student Loans				
National Direct Student Loans (NDSL)	$ 243		4.0%	
Guaranteed Student Loans (FISL/GSL)	339		5.6	
Institutional Loans	20		0.3	
Total Student Loans	$ 602		9.9%	
6. Expected Student Contributions	$2,344		38.7%	
7. Sub-Total (4 + 5 + 6)		$3,155		52.1%
Other Aid				
8. Aid From All Other Sources*		$ 595		9.8%
TOTAL STUDENT RESOURCES (3 + 7 + 8)		$5,436		89.8%
BALANCE (Total Expenses - Total Resources)		-$ 615		10.2%

*Other aid includes grants, loans and work from all other federal, state, institutional and private sources.

The balance shows that on the average, independent undergraduates needed $615 (10.2 percent) in order to meet total student expenses. This group had the highest level of unmet need of all income groups among undergraduate aid recipients. The Middle Income Student Assistance Act passed during 1979 attempted to address the needs of independent students by allowing for a higher living allowance.

Most of these recipients went to low tuition independent colleges. In fact, this group as a whole went to the lowest tuition colleges compared to all income groups among dependent undergraduates. The

average tuition for this group of recipients was $2,334 compared to $2,554 for all dependent undergraduates with parental adjusted gross incomes of $6,000 or less.

Student Aid Packaging Patterns: Independent Undergraduate Aid Recipients

The three most common packaging patterns for independent students were the same as for dependent undergraduates; however, the percentage of recipients in each pattern was significantly different.

TABLE 29

PACKAGING PATTERNS FOR INDEPENDENT UNDERGRADUATE AID RECIPIENTS: ALL INCOMES

Type of Aid	Number of Recipients	Percent of Recipients
Grant Aid Only	601	48%
Work Only	5	0
Loan Only	94	7
Grant and Work Only	79	6
Grant and Loan Only	289	23
Work and Loan Only	17	1
Grant and Work and Loan Only	177	14
Total	1,262	100%*

* Percentages do not total due to rounding.

Forty-eight percent of independent undergraduate aid recipients received grant aid only compared to 31 percent for dependent undergraduates. Less than a quarter received grant and loan only compared to over 28 percent for dependent undergraduates, and only 14 percent received a combination of grant, work and loan compared to 22 percent for dependent undergraduates.

TABLE 30

STUDENT FINANCIAL AID PACKAGES

INDEPENDENT UNDERGRADUATES: ALL INCOMES

(N = 1,262)

Grants/Parental Contributions	Grant Aid Only (48%)* Commuter	Grant and Loan Only (23%)* Resident Off-Campus	Grant and Work and Loan Only (14%)* Resident
	Average Dollar Amounts Per Recipient		
1. Expected Parental Contributions	$ 0	$ 0	$ 0
2. Need-Based Grants			
Basic Grants (BEOG)	$1,249	$1,249	$1,578
Supplemental Grants (SEOG)			
State Grants (Including SSIG)	1,205		
Institutional Grants		651	1,350
Total Need-Based Grants	$2,454	$1,900	$2,928
3. Sub-Total (1 + 2)	$2,454	$1,900	$2,928
Self-Help			
4. Student Employment			
College Work-Study (CW-S)			$ 980
State/Institutional Work Programs			
Total Student Employment			$ 980
5. Student Loans			
National Direct Student Loans (NDSL)		$ 844	$ 872
Guaranteed Student Loans (FISL/GSL)			
Total Student Loans		$ 844	$ 872
6. Expected Student Contributions	$2,688	$2,688	$1,553
7. Sub-Total (4 + 5 + 6)	$2,688	$3,532	$3,405
Other Aid			
8. Aid From All Other Sources			
TOTAL STUDENT EXPENSES	$6,138	$5,752	$6,382
TOTAL STUDENT RESOURCES (3 + 7 + 8)	$5,142	$5,432	$6,333
BALANCE (Total Expenses - Total Resources)	$ 996	$ 320	$ 49

*Percentage of recipients in this income group with this type of financial aid package.

Of the 48 percent of independent undergraduates with grant aid only, almost half (45 percent) commuted from their own home. The primary sources of grant aid came from Basic Grants and state need-based grants. Average tuition was $2,281 for this group, with average total expenses of $6,138. Almost three-quarters (72.8 percent) of these students received an average BEOG of $1,249. Over three-fifths received an average state need-based grant of $1,205 per recipient. Only 12 percent received an institutional need-based grant and three percent received an SEOG. Unmet need was high for these recipients. On the average, total expenses exceeded total student resources by $996.

The second most common pattern among independent undergraduates was grant and loan only. Since approximately 60 percent of these students live off-campus in the community, the sample package reflects this type of budget. Tuition was slightly higher for this group ($2,386), but total expenses were the lowest ($5,752).

Sixty-five percent of these students received an average Basic Grant of $1,249, and approximately 36.5 percent (those not on BEOG) received an average institutional need-based grant of $1,051. Two-fifths of the students either received a state need-based grant averaging $1,050 per recipient or an SEOG averaging $568 per recipient. Almost three-fifths (58.2 percent) received an NDSL averaging $651 and two-fifths had an FISL/GSL averaging $1,597 per recipient. Average unmet need (or the difference between student resources and expenses) was lower for this group ($320) than for the grant aid only group.

The third most common packaging pattern was a combination of grant, work and loan. The recipients were evenly divided between on-campus residents and off-campus (in the community) residents. The budget shown above is for the on-campus resident with a BEOG. The same trends in packaging patterns were found in the packaging of independent undergraduate aid recipients that were found in dependent aid recipients. Students attending high tuition colleges had a combination of grant, work and loan. Average tuition for this group of recipients was highest ($3,015), as were expenses ($6,382).

Two-thirds of the on-campus residents received an average Basic Grant of $1,578. Those not on BEOG received institutional need-based aid (40.3 percent) and SEOG (49.4 percent). In addition, 28 percent of these recipients (but 45 percent of the BEOG recipients) received a need-based state grant averaging $1,350.

Approximately 83.1 percent of this recipient group received an average NDSL of $980, and over nine-tenths received an average college work-study award of $872. Expected student contributions were lowest for this group, averaging $1,553 per recipient. Unmet need was almost non-existent, an average of $49 per recipient.

The 36 percent of independent students not receiving a BEOG differ somewhat from the BEOG group. While 61 percent of the BEOG group were female, 54 percent of the non-BEOG group were female. While approximately 43 percent of the BEOG recipients were from minority racial and ethnic groups, approximately 28 percent of the non-BEOG group came from minority groups. While 60 percent of the BEOG group were single, only 46 percent of the non-BEOG group were single. Approximately 95 percent of the BEOG group attended college full-time while 84 percent of the non-BEOG group were full-time students. The average age of the BEOG group was 26 while it was 29 for the non-BEOG group. The average expected student contribution was higher ($4,651) for the non-BEOG group than for those with BEOG ($2,688). Nearly three times as many (22.6 percent) non-BEOG recipients reported

spouse's income compared to the BEOG group (8.2 percent), and average tuition was lower ($2,321 compared to $2,361).

Almost 70 percent of the non-BEOG group had grant aid from various sources. The major sources of grant aid came from state and institutional need-based grants. Approximately 31 percent had an average need-based state grant of $1,200; another quarter had an average need-based institutional grant of $1,102; and approximately 18 percent had an average SEOG of $662. Almost one-third of the recipients had an average FISL/GSL loan of $1,859. This compared to 12 percent of the BEOG recipients who had FISL/GSL at an average of $1,506 per recipient. Average unmet need was lower ($365) for non-BEOG recipients than for BEOG recipients ($799). However, both groups had a high level of need compared to a majority of dependent undergraduates on financial aid.

Summary and Findings

In 1978-79, over 58 percent (1.08 million) of undergraduates attending independent colleges and universities received some form of financial aid. Approximately 83 percent of these recipients were dependent students and 17 percent were independent students. Over three-quarters of the dependent undergraduates on aid came from families with parental adjusted gross incomes below $18,000. The other quarter with parental incomes above $18,000 generally came from families with two children in college.

The major packaging patterns for dependent and independent undergraduates were analyzed to determine if there were any significant trends in packaging policy. The following table summarizes the major trends for all undergraduate aid recipients.

TABLE 31

AVERAGE DOLLAR AMOUNTS AND PERCENTAGE OF

TOTAL STUDENT EXPENSES BY SOURCE OF FUNDS AND BY PARENTAL INCOME

FOR ALL UNDERGRADUATE DEPENDENT AID RECIPIENTS

1978-79

Parental Adjusted Gross Income	Average Number of Children In College	Average Parental Contribution $	%	Average Need-Based Grants $	%	Average Self-Help $	%	Other Aid $	%	Average Student Budget $	%	Average Total Expenses - Total Resources $	%
$0-6,000	1	$ 228	4.9%	$2,281	49.2%	$1,351	29.1%	$374	8.1%	$4,640	100.0%	$ 406	8.7%
$6-12,000	1	324	6.6	2,203	45.2	1,576	32.3	387	7.9	4,877	100.0	387	8.0
$12-18,000	1	910	18.1	1,756	34.9	1,722	34.2	330	6.6	5,031	100.0	313	6.2
$18-24,000	2	1,588	30.7	1,326	25.6	1,867	36.0	360	6.9	5,181	100.0	40	0.8
$24-30,000	2	2,485	45.5	1,289	23.6	1,903	34.8	255	4.7	5,463	100.0	- 469	8.6
$30-36,000	2	3,830	67.0	813	14.2	1,811	31.7	316	5.5	5,717	100.0	-1,053	18.4
$36,000+	2	4,644	77.0	728	12.1	1,957	32.4	420	7.0	6,032	100.0	-1,717	28.5
Average All Incomes	2	$1,254	24.7%	$1,649	32.6%	$1,650	32.5%	$369	7.3%	$5,071	100.0%	$ 149	2.9%

Most lower income parents have only one child in college while the mean number of children in college for aid recipients from middle income parents was two. Although lower income aid recipients in the $0 to $6,000 and the $6,000 to $12,000 income groups received the bulk of student assistance aid, there still was a high level of unmet need for these students. These students generally attended colleges with lower tuitions.

Students from middle income families in the $12,000 to $18,000, the $18,000 to $24,000, and the $24,000 to $30,000 range bore the heaviest burdens with higher required parental contributions and self-help burdens than other income groups.

The burden of financing two children in college as well as meeting the bulk of the costs of higher education can be clearly seen in the $24,000 to $30,000, the $30,000 to $36,000, and the $36,000 and greater income groups which show an excess of student resources over student expenses indicating a need to find other sources, either in loan or work, to reduce the required parental contribution.

Overall access was a function of parental income. Low income students, in general, had access to lower tuition independent colleges, while students from middle-income families could choose from a wider choice of institutions. However, need-based grant aid was sensitive

to parental income with students from lower income families receiving a higher percentage of grant aid than students from middle-income families.

Student aid packaging patterns were clearly a function of the cost of education regardless of parental income. The three most common packaging patterns for recipients of aid at independent colleges and universities in 1978-79 were grant aid only, grant and loan only, and grant, work and loan.

Generally, grant aid only was found in aid packages where total student expenses were lowest. A majority of aid recipients on grant aid only (other than in the $36,000 and greater income group) lived at home. Generally, grant and loan only was used for educational budgets falling midway between the lower and higher budgets for each income group. Generally, the combination of grant, work and loan was used for higher student budgets. Higher budgets were directly related to higher tuitions. This pattern to aid packaging held for recipients throughout all income groups and for dependent as well as independent undergraduates.

The single largest source of grant aid serving students at independent colleges and universities was state need-based grant aid. Institutional aid was the next largest single source followed by Basic Grants.

Grant aid for students in the $0 to $6,000 and the $6,000 to $12,000 income groups came primarily from Basic Grants and state need-based grants. The SEOG, also used for low and middle-income students, was used primarily as a replacement for state need-based aid, and serves as a grant providing portability to students to attend colleges outside their state.

Grant aid for students in the $12,000 to $18,000 and the $18,000 to $24,000 income groups came from state and institutional need-based aid. Grant aid for other income groups ($24,000 to $30,000, $30,000 to $36,000, and $36,000 and greater) came primarily from the institution, although some state grant aid was available for recipients from these income groups.

Self-help was used by all income groups to help finance educational costs. CW-S and NDSL awards were more common in the lower income groups and FISL/GSL loans were more common in the higher income groups.

APPENDIX A

NIICU STUDENT AID RECIPIENT DATA SURVEY 1978-79

LIST OF INSTITUTIONS IN SAMPLE

Universities

Duke University - NC
Emory University - GA
Harvard University - MA
Johns Hopkins University - MD
Northwestern University - IL
Syracuse University - NY
University of Denver - CO
University of Portland - OR
University of Santa Clara - CA
University of Southern California - CA
University of the Pacific - CA
Washington University - MO

Four-Year Institutions

Augsburg College - MN
Aurora College - IL
Bard College - NY
Barry College - FL
Bates College - ME
Belhaven College - MS
Briar Cliff College - IA
Calumet College - IN
Centre College of Kentucky - KY
College of Great Falls - MT
College of New Rochelle - NY
College of Notre Dame - CA
College of Wooster - OH
Columbia Bible College - SC
Dakota Wesleyan University - SD
Dallas Baptist College - TX
Delaware Valley College of Science and Agriculture - PA
Eastern Nazarene College - MA
Fairleigh-Dickinson University - NJ
Ferrum College - VA
Hamilton College - NY
Hawaii Pacific College - HI
Husson College - ME
Ithaca College - NY
John F. Kennedy University - CA
Kansas City Art Institute - MO
Kentucky Wesleyan College - KY
Lake Forest College - IL
Lakeland College - WI
Lane College - TN
Lawrence University - WI
Le Moyne-Owen College - TN
Madonna College - MI
Manchester College - IN
Maryland Institute College of Art - MD
Marywood College - PA
Medaille College - NY
Mercy College of Detroit - MI
Merrimack College - MA
Mount St. Mary College - NY
National University - CA
Oglethorpe University - GA
Ohio Northern University - OH
Oklahoma Christian College - OK
Otterbein College - OH
Philadelphia College of Art - PA
Pomona College - CA
Presbyterian College - SC
Randolph-Macon College - VA
Randolph-Macon Woman's College - VA
Sacred Heart University - CT
Saint Francis College - NY
Seton Hall University - NJ
Southampton College of Long Island University - NY
Southwestern College - KS
Suffolk University - MA
Talladega College - AL
Texas Lutheran College - TX
U.S. International University - CA
University of Scranton - PA
Washington College - MD
Wesleyan University - CT
Westmont College - CA
Whitman College - WA
Wilmington College - OH

Two-Year Institutions

Becker Junior College-Worcester - MA
Elizabeth Seton College - NY
Muskegon Business College - MI
North Greenville College - SC
Reinhardt College - GA
Southern Baptist College - AR
Villa Maria College of Buffalo - NY
Waldorf College - IA

APPENDIX B

TECHNICAL SUPPLEMENT

THE STUDENT AID RECIPIENT DATA FILE

Purpose

Little is known about how financial aid is finally packaged for students attending independent colleges and universities.

The Student Aid Recipient Data file is designed to provide such information by type of institution, level of tuition, geographic region, and level of per capita state appropriations for student aid.

Approach

Prior studies of student financial assistance usually have been limited to surveys of institutional aggregate figures; number of awards and total dollars for each aid program. For example, the Minter-Bowen 4th Annual Report on Independent Higher Education provides national sample aggregate data.

In this study we have drawn a two state random sample of institutions and student aid recipient records which will allow us to study the patterns of individual aid packaging.

Population

The population sampled in this study includes the aid records of all students attending independent colleges and universities with enrollment of 500 or more who received financial assistance of any kind during the year 1978-79.

Sampling Procedure

The first stage in the multi-stage procedure was to draw a 10 percent simple random sample of institutions falling into the sample frame of 949 institutions defined by independent control, enrollment of 500 or more, listed in the NCES Education Directory 1977-78. This resulted in a final selection of 85 institutions.

To test the result of the sampling procedure, the institutions were stratified by the following categories:

Residential
Non-Residential
Type of Institution
University
Four-Year College
Two-Year College
Level of Tuition (Fall 1977)

$4000 plus	University	4-year	
$3000 to $4000	University	4-year	2-year ($3000+)
$2000 to $3000	University	4-year	2-year
Less than $2000		4-year	2-year

Region
North Atlantic
South East
Great Lakes, Plains
West, Southwest
Per capita appropriation for student aid - state government
75th percentile or above - FY 1978
Between 25th and 75th percentile
25th percentile or below

Tables A, B and C which follow show the distribution of institutions in the total population, by region, by level of tuition, and by level of state effort.

Table A

1978-79

NIICU STUDENT A) RECIPIENT SURVEY

INDEPENDENT INSTITUTIONS BY REGION

Independent Institutions With Enrollment ≥ 500

Total Population: 949 institutions (1978 Postsecondary Education Directory serving 1,035,893 student aid recipients

Number and Type of Institutions by Region

	North Atlantic	South East	Great Lakes Plains	West/ Southwest	All Regions
Universities	26	7	14	12	59
Four-Year Colleges	248	178	252	127	805
Two-Year Colleges	41	25	15	4	85
All Institutional Types	315	210	281	143	949

Table B

1978-79

NIICU STUDENT AID RECIPIENT SURVEY

INDEPENDENT INSTITUTIONS BY LEVEL OF TUITION

Independent Institutions With Enrollment ≥ 500

Total Population: 949 institutions (1978 Postsecondary Education Directory serving 1,035,893 student aid recipients

Number and Type of Institutions by Level of Tuition

	$2,000 and Below	$2,000-3,000	$3,000-4,000	$4,000 and Above	All Tuition Levels
Universities	-	23	21	15	59
Four-Year Colleges	247	375	152	31	805
Two-Year Colleges	78	7	-	-	85
All Institutional Types	325	405	173	46	949

Table C

1978-79

NIICU STUDENT AID RECIPIENT SURVEY

INDEPENDENT INSTITUTIONS BY LEVEL OF STATE EFFORT

Independent Institutions With Enrollment ≥ 500

Total Population: 949 institutions (1978 Postsecondary Education Directory serving 1,035,893 student aid recipients

Number and Type of Institutions by Level of State Effort

	High Effort	Medium Effort	Low Effort	All States
Universities	31	22	6	59
Four-Year Colleges	360	338	107	805
Two-Year Colleges	32	35	18	85
All Institutional Types	423	395	131	949

Note: Level of state effort is from the 9th Annual Survey by Joseph D. Boyd, page 22, 1978.

H = High Aid Effort 3.29 to 12.61 per capita
M = Medium Aid Effort .55 to 3.29
L = Low Aid Effort .15 to .55

The second stage of the sampling procedure required a 10 percent simple random sample of student aid recipient records. The random selection was accomplished either by the institution or by John Minter Associates (JMA) which supplied a list of random numbers equal to 10 percent of total aid recipients.

Some institutions do not maintain a consolidated record file. For these, JMA assigned a randomly drawn number between 1 and 10 for each file to be sampled. The institution was instructed to begin with the record indicated by the number, then pull every tenth record. Matching records for each recipient were to be pulled from all other files as the process was continued through each separate file.

Large institutions were asked for a sample of three percent to five percent depending on the variety of aid programs used by the students. In all cases, the sample resulted in several hundred records (a statistically large number).

The estimated number of student aid recipients was derived by multiplying the head count in each institutional type and tuition level by the proportion of students receiving any type of financial assistance in that category. The latter proportion was based on findings from the 4th Annual Minter-Bowen report. The final data file was weighted to match the proportions at each stratification level. Over 9,600 student records were collected from which 8,000 records were selected to meet the sampling stratifications and proportions for the nationally weighted data base. Table D shows the number of student records and their proportion in the total data base.

Table D

NIICU Student Aid Recipient Data Bank

	Number of Records	Percent of Total Recipient Population
Graduate Students	532	6.6%
Undergraduate Students		
Dependent	(6,206)	(77.6)
Independent	(1,262)	(15.8)
Total Undergraduates	7,468	93.4%
Total Recipients	8,000	100.0%

APPENDIX C

STUDENT AID RECIPIENT SURVEY
ACADEMIC YEAR 1978-1979

Student Data

1. School Fice Code: _____ 2. Student Study ID: _____
3. Registration Status: ( ) Full Time
( ) Part Time
( ) Less than Part Time
4. Academic Level: Undergraduate
( ) First Year
( ) Second Year
( ) Third Year
( ) Fourth Year
( ) Fifth Year
Beyond Baccalaureate or Fifth Year
( ) First Professional Medical, Dental, Other Health Professions
( ) All Other First Professional Post-Baccalaureate
( ) Graduate, All Other Post-Baccalaureate
5. Cumulative calendar years in an OE recognized school:
(_____)
6. Cumulative calendar years in this school:
(_____)
7. State of legal residence (see defination No. 7):
(_____)
8. Local Residence: ( ) On campus
( ) In community (off campus)
( ) At home
9. Age: (_____)
10. Sex: ( ) Male
( ) Female
11. Minority Code: ( ) Black
( ) American Indian/Alaskan Indian
( ) Asian/Pacific Islander
( ) Hispanic
( ) White
12. Marital Status: ( ) Single
( ) Married
( ) Divorced
( ) Separated
( ) Widowed
13. Student's number of dependent children:
(_____)
14. Dependency Status: ( ) Dependent (for aid purposes)
( ) Independent (for aid purposes)
15. Parent's IRS adjusted gross income:
(_____)
16. Student's IRS adjusted gross income:
(_____)
17. Parent's expected contribution:
(_____)
18. Student's expected contribution:
(_____)
19. Spouse's IRS adjusted gross income:
(_____)
20. Number of parent's family in college:
(_____)
21. Tuition/Fee cost for this student:
(_____)
22. Room charge for this student:
(_____)
23. Board charge for this student:
(_____)
24. All other budgeted costs for this student:
(_____)
25. Total budgeted costs for this student:
(_____)

Institutional Aid

26. Non-need based Grant: (_____)
27. Need-based Grant: (_____)
28. On-campus Earnings: (_____)
29. Fellowship Awards: (_____)
30. Assistantship Awards: (_____)
31. Loans: (_____)
32. FISL/GSL Loans: (_____)
33. Employee Remissions/Discounts: (_____)
34. Employee Dependent Rem/Disc.: (_____)
35. All other Remissions/Disc.: (_____)

Federal Aid

36. BEOG: (_____)
37. SEOG: (_____)
38. NDSL: (_____)
39. CWSP (actual earnings): (_____)
40. Veteran's Admin. Payments: (_____)
41. Social Security Payments: (_____)
42. Health Professions Grant: (_____)
43. Health Professions Loan: (_____)
44. Nursing Grant: (_____)
45. Nursing Loan: (_____)
46. Law Enforcement Educ. Program: (_____)
47. All Other Federal: (Specify below) (_____)

State Aid

48. Non-need-based Grant: (_____)
49. Need-based Grant (include SSIG): (_____)
50. Entitlement Grant: (_____)
51. Campus-based Grant: (_____)
52. College Work Study: (_____)
53. Rehabilitation Grant: (_____)
54. All Other State: (Specify below) (_____)

All Other Aid

55. Grants of Record: (_____)
56. Loans of Record: (_____)
57. FISL/GSL Loans other sources: (_____)
58. Off-campus earnings of record: (_____)

Additional Computed Line Items:

59. Total Institutional Aid
60. Total Federal Aid
61. Total State Aid
62. Total All Other Aid
63. Total Aid
64. Total Aid plus Contributions (parent's and student's)
65. Unmet Need

66. Total Grants (items 26 27 29 30 36 37 42 44 46 48 50 51 53 55)
67. Total Loans (items 31 32 38 43 45 56 57)
68. Total Work Programs (items 28 39 52)

SURVEY DEFINITIONS

Item No. 1. **School Fice Code:** The 6-digit code assigned by the Federal Interagency Committee on Education.

Item No. 2. **Student Study ID:** The number assigned by the institution to this student's record for purposes of next year follow-up. Must **not** be regular ID.

Item No. 3. **Registration Status:** Part-time must be at least 50% of a normal student load as defined by the last institution.

Item No. 4. **Academic Level:** As recorded by the institution.

Item No. 5. **OE Recognized School:** Students recognized as eligible for federal aid programs.

Item No. 7. **State of legal residence:** As reported by the student. Use a 2-digit code.

10. Alabama
11. Alaska
12. Arizona
13. Arkansas
14. California
15. Colorado
16. Connecticut
17. Delaware
18. District of Columbia
19. Florida
20. Georgia
21. Hawaii
22. Idaho
23. Illinois
24. Indiana
25. Iowa
26. Kansas
27. Kentucky
28. Louisiana
29. Maine
30. Maryland
31. Massachusetts
32. Michigan
33. Minnesota
34. Mississippi
35. Missouri
36. Montana
37. Nebraska
38. Nevada
39. New Hampshire
40. New Jersey
41. New Mexico
42. New York
43. North Carolina
44. North Dakota
45. Ohio
46. Oklahoma
47. Oregon
48. Pennsylvania
49. Rhode Island
50. South Carolina
51. South Dakota
52. Tennessee
53. Texas
54. Utah
55. Vermont
56. Virginia
57. Washington
58. West Virginia
59. Wisconsin
60. Wyoming

61. Foreign Countries

Item No. 8. **Local Residence:** Any campus housing is defined as on-campus.

Item No. 21. **Tuition/Fee Cost:** The major tuition charge or, in case of public institutions, the fee that represents tuition.

Items No. 21 to 25.
Budget Costs: As calculated by the Student Aid Office.

Item No. 28 **On-campus Earnings:** Student payroll earnings. Not to be confused with CWSP earnings reported in Item No. 39.

Items No. 31 and 32.
Loans: Separate loans from institution's funds that are **not** backed by FISL/GSL agreements.

Item No. 33. **Employee Remissions/Discounts:** Employee using service. Your college employees personally using education services.

Item No. 34. **Employee Dependent Remissions/Discount:** Employee dependent children using service. Dependents of your college employees using education services.

Item No. 35. **All other Remissions/Discounts:** Remissions for all other qualified persons, whether or not related to the institution.

Item No. 49. **State Need-based Grant:** State Student Incentive Grant fund to be included in this amount.

Items No. 55 to 58.
All Other Aid: Include only those items of record. Estimates or guesses should not be recorded.

APPENDIX D

BEOG FOLLOW-UP SURVEY

A follow-up survey was conducted of dependent students with parental adjusted gross incomes below $12,000 to determine why students did not receive a Basic Grant. After updating the NIICU data file to include those students who received a Basic Grant later in the year, the following reasons were given by student aid officers for approximately 17 percent of the $0 to $6,000 income group and 18 percent of the $6,000 to $12,000 income group.

Student Basic Grant Applications	Percent
Student eligibility report not submitted or remained incomplete	14%
Student applied too late	6
Student did not apply for a Basic Grant	5
Sub-Total	25%
Family Assets Disqualified Students	
Equity in family home	15%
Family hose and investments	10
Non-taxable income	5
Farm assets	5
Investment assets	4
Family house and savings	3
Family house and farm	2
Family house, farm and investments	1
Family house, small business, and investments	1
Family house, farm, business, and investments	1
Small business assets	1
Small business and investments	1
Sub-Total	49%
Other Reasons	
Student benefits disqualified him/her	6%
Foreign student	4
Other grants/scholarships took care of needs	4
Student assets disqualified him/her	2
Already received four years of BEOG	2
1977 parental income too high	2
Student eligibility index too high -- reason unknown	2
Student withdrew from school	1
Reason unknown	3
Sub-Total	26%
Total	100%